

SERFF Tracking #:

GEFA-128791288

State Tracking #:

Company Tracking #:

PCSII_2012

State: District of Columbia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: PCSII_2012

Project Name/Number: PCSII_2012/PCSII_2012

Rate Information

Rate data applies to filing.

Filing Method: SERFF

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 15.000%

Effective Date of Last Rate Revision: 09/27/2011

Filing Method of Last Filing: SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Genworth Life Insurance Company	76.300%	76.300%	\$444,733	258	\$583,234	84.000%	68.000%

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State Tracking #:**Company Tracking #:**

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Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

PCSII_2012

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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables	7030 et al, 7031 et al, 7032 et al	Revised	Previous State Filing Number: GEFA-126874973 Percent Rate Change Request: 84	DC PCS II Rate Tables.pdf,

Exhibit III

**Genworth Life Insurance Company
Annual Premiums with 84% Increase**

Form: 7030 et al

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual Lifetime Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	109.40	102.41	165.26	148.97	223.45	209.48		
19	109.40	102.41	165.26	148.97	223.45	209.48		
20	109.40	102.41	165.26	148.97	223.45	209.48		
21	109.40	102.41	165.26	148.97	223.45	209.48		
22	109.40	102.41	165.26	148.97	223.45	209.48		
23	109.40	102.41	165.26	148.97	223.45	209.48		
24	109.40	102.41	165.26	148.97	223.45	209.48		
25	116.38	111.72	176.90	162.93	242.07	225.78		
26	116.38	111.72	176.90	162.93	242.07	225.78		
27	116.38	111.72	176.90	162.93	242.07	225.78		
28	116.38	111.72	176.90	162.93	242.07	225.78		
29	116.38	111.72	176.90	162.93	242.07	225.78		
30	128.02	118.71	190.86	174.57	260.69	244.40		
31	128.02	118.71	190.86	174.57	260.69	244.40		
32	128.02	118.71	190.86	174.57	260.69	244.40		
33	128.02	118.71	190.86	174.57	260.69	244.40		
34	128.02	118.71	190.86	174.57	260.69	244.40		
35	137.33	130.35	207.16	188.54	281.64	263.02		
36	137.33	130.35	207.16	188.54	281.64	263.02		
37	137.33	130.35	207.16	188.54	281.64	263.02		
38	137.33	130.35	207.16	188.54	281.64	263.02		
39	137.33	130.35	207.16	188.54	281.64	263.02		
40	148.97	139.66	223.45	204.83	304.92	283.97		
41	148.97	139.66	223.45	204.83	304.92	283.97		
42	148.97	139.66	223.45	204.83	304.92	283.97		
43	148.97	139.66	223.45	204.83	304.92	283.97		
44	148.97	139.66	223.45	204.83	304.92	283.97		
45	148.97	139.66	223.45	204.83	304.92	283.97		
46	153.62	144.31	228.10	207.16	309.57	288.62		
47	155.95	146.64	230.43	209.48	316.55	295.61		
48	155.95	148.97	235.09	214.14	321.21	300.26		
49	158.28	151.29	239.74	216.47	323.54	302.59		
50	162.93	151.29	242.07	221.12	325.86	304.92		
51	165.26	155.95	249.05	228.10	332.85	309.57		
52	172.24	162.93	258.36	235.09	342.16	321.21		
53	176.90	167.59	270.00	249.05	356.12	332.85		
54	186.21	174.57	286.29	265.35	367.76	344.48		
55	195.52	183.88	304.92	283.97	386.38	360.78		
56	209.48	195.52	325.86	304.92	409.66	381.73		
57	225.78	209.48	346.81	325.86	432.93	402.67		
58	235.09	221.12	372.42	353.80	458.54	430.61		
59	258.36	239.74	398.02	377.07	486.47	453.88		
60	272.33	251.38	423.62	402.67	514.40	481.81		
61	295.61	272.33	456.21	435.26	549.31	514.40		
62	316.55	295.61	486.47	460.86	586.56	549.31		
63	342.16	318.88	512.07	486.47	628.45	591.21		
64	365.43	339.83	537.68	509.74	670.35	633.11		
65	395.69	367.76	565.61	533.02	716.90	679.66		
66	428.28	400.35	600.52	563.28	770.44	728.54		
67	467.85	439.92	654.06	612.16	830.95	784.40		
68	519.05	486.47	726.21	684.31	900.78	849.57		
69	574.92	540.00	816.99	768.11	982.25	921.73		
70	642.42	600.52	924.06	868.19	1,068.37	996.21		
71	714.57	668.02	1,038.11	975.26	1,166.13	1,084.66		
72	798.37	747.16	1,159.14	1,086.99	1,282.51	1,191.73		
73	893.80	833.28	1,284.84	1,203.37	1,403.54	1,305.78		
74	993.89	924.06	1,417.51	1,329.06	1,540.87	1,438.46		
75	1,110.27	1,026.47	1,559.49	1,457.08	1,689.84	1,585.10		
76	1,228.97	1,140.52	1,713.11	1,601.39	1,850.44	1,741.04		
77	1,354.66	1,256.90	1,873.72	1,752.68	2,015.70	1,901.65		
78	1,471.04	1,368.63	2,034.32	1,903.98	2,171.65	2,048.29		
79	1,589.75	1,485.01	2,197.25	2,059.93	2,332.26	2,199.58		
80	1,717.77	1,606.04	2,371.82	2,229.84	2,497.51	2,355.53		
81	1,862.08	1,743.37	2,562.69	2,416.05	2,681.40	2,527.77		
82	2,027.34	1,901.65	2,783.81	2,627.86	2,888.55	2,723.29		
83	2,222.86	2,087.86	3,039.85	2,867.60	3,121.31	2,944.41		
84	2,455.62	2,302.00	3,335.45	3,144.59	3,391.31	3,200.45		
85	2,679.07	2,509.15	3,635.71	3,428.55	3,696.23	3,489.07		
86	2,921.14	2,734.93	3,963.90	3,735.80	4,029.08	3,800.97		
87	3,184.16	2,979.33	4,322.35	4,073.30	4,392.18	4,145.46		
88	3,470.45	3,249.33	4,711.06	4,441.06	4,787.87	4,517.87		
89	3,784.68	3,540.28	5,134.69	4,839.08	5,220.81	4,925.20		
90	4,124.51	3,861.49	5,595.55	5,274.34	5,690.98	5,367.45		
91	4,496.92	4,208.30	6,098.31	5,749.17	6,200.73	5,849.26		
92	4,901.93	4,587.70	6,647.63	6,265.90	6,759.35	6,375.30		
93	5,341.84	5,002.01	7,245.82	6,831.51	7,369.18	6,950.21		
94	5,823.66	5,451.24	7,897.55	7,445.99	8,032.55	7,576.34		
95	5,823.66	5,451.24	7,897.55	7,445.99	8,032.55	7,576.34		
96	5,823.66	5,451.24	7,897.55	7,445.99	8,032.55	7,576.34		
97	5,823.66	5,451.24	7,897.55	7,445.99	8,032.55	7,576.34		
98	5,823.66	5,451.24	7,897.55	7,445.99	8,032.55	7,576.34		
99	5,823.66	5,451.24	7,897.55	7,445.99	8,032.55	7,576.34		
100	5,823.66	5,451.24	7,897.55	7,445.99	8,032.55	7,576.34		

Exhibit III

**Genworth Life Insurance Company
Annual Premiums with 68% Increase**

Form: 7030 et al

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual 6 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	85.01	80.76	125.39	116.89	176.39	167.89		
19	85.01	80.76	125.39	116.89	176.39	167.89		
20	85.01	80.76	125.39	116.89	176.39	167.89		
21	85.01	80.76	125.39	116.89	176.39	167.89		
22	85.01	80.76	125.39	116.89	176.39	167.89		
23	85.01	80.76	125.39	116.89	176.39	167.89		
24	85.01	80.76	125.39	116.89	176.39	167.89		
25	91.38	87.13	136.01	125.39	191.27	178.52		
26	91.38	87.13	136.01	125.39	191.27	178.52		
27	91.38	87.13	136.01	125.39	191.27	178.52		
28	91.38	87.13	136.01	125.39	191.27	178.52		
29	91.38	87.13	136.01	125.39	191.27	178.52		
30	99.88	93.51	148.76	136.01	206.14	193.39		
31	99.88	93.51	148.76	136.01	206.14	193.39		
32	99.88	93.51	148.76	136.01	206.14	193.39		
33	99.88	93.51	148.76	136.01	206.14	193.39		
34	99.88	93.51	148.76	136.01	206.14	193.39		
35	106.26	102.01	159.39	148.76	223.15	208.27		
36	106.26	102.01	159.39	148.76	223.15	208.27		
37	106.26	102.01	159.39	148.76	223.15	208.27		
38	106.26	102.01	159.39	148.76	223.15	208.27		
39	106.26	102.01	159.39	148.76	223.15	208.27		
40	116.89	108.39	172.14	159.39	240.15	225.27		
41	116.89	108.39	172.14	159.39	240.15	225.27		
42	116.89	108.39	172.14	159.39	240.15	225.27		
43	116.89	108.39	172.14	159.39	240.15	225.27		
44	116.89	108.39	172.14	159.39	240.15	225.27		
45	116.89	108.39	172.14	159.39	240.15	225.27		
46	119.01	110.51	176.39	161.52	244.40	229.52		
47	121.14	114.76	178.52	165.77	248.65	231.65		
48	123.26	114.76	182.77	170.02	252.90	238.02		
49	125.39	116.89	187.02	172.14	255.02	238.02		
50	125.39	116.89	189.14	174.27	257.15	240.15		
51	127.51	119.01	193.39	178.52	261.40	244.40		
52	131.76	121.14	197.64	184.89	269.90	252.90		
53	136.01	125.39	208.27	193.39	278.40	259.27		
54	142.39	133.89	221.02	206.14	289.03	269.90		
55	153.01	142.39	235.90	221.02	299.65	280.53		
56	161.52	150.89	248.65	231.65	314.53	293.28		
57	172.14	159.39	265.65	248.65	333.66	310.28		
58	184.89	172.14	286.90	265.65	352.78	329.41		
59	197.64	184.89	308.15	289.03	376.16	348.53		
60	212.52	195.52	329.41	308.15	401.66	374.04		
61	229.52	210.39	352.78	329.41	429.29	397.41		
62	246.52	227.40	378.29	352.78	456.92	427.17		
63	263.52	244.40	399.54	376.16	488.80	454.79		
64	284.78	263.52	425.04	395.29	520.67	484.55		
65	303.90	282.65	448.42	418.66	552.55	514.30		
66	329.41	306.03	478.17	446.29	590.81	550.43		
67	359.16	331.53	518.55	484.55	635.43	590.81		
68	401.66	371.91	578.05	537.68	692.82	646.06		
69	444.17	412.29	643.94	599.31	756.57	701.32		
70	493.05	459.04	720.44	671.56	826.70	767.20		
71	552.55	514.30	807.58	750.20	905.34	839.45		
72	622.68	578.05	898.96	837.33	996.72	922.34		
73	694.94	641.81	992.47	920.21	1,092.35	1,013.72		
74	775.70	718.32	1,094.48	1,013.72	1,202.86	1,115.73		
75	862.83	796.95	1,204.99	1,119.98	1,319.75	1,226.24		
76	958.47	884.08	1,324.00	1,228.37	1,443.01	1,343.13		
77	1,060.47	981.84	1,449.39	1,347.38	1,576.90	1,468.51		
78	1,158.23	1,071.10	1,579.02	1,468.51	1,700.16	1,587.52		
79	1,258.12	1,166.73	1,708.66	1,591.77	1,829.80	1,706.54		
80	1,360.13	1,262.37	1,848.92	1,725.66	1,965.81	1,831.92		
81	1,481.26	1,377.13	2,001.94	1,870.18	2,110.32	1,970.06		
82	1,619.40	1,506.77	2,178.33	2,038.07	2,278.21	2,127.33		
83	1,778.79	1,655.53	2,378.10	2,222.96	2,465.23	2,301.59		
84	1,970.06	1,831.92	2,607.62	2,439.73	2,679.88	2,505.61		
85	2,148.58	1,997.69	2,841.39	2,658.63	2,920.02	2,730.88		
86	2,341.97	2,178.33	3,098.54	2,898.77	3,181.42	2,977.41		
87	2,552.37	2,375.97	3,376.94	3,160.17	3,468.33	3,245.18		
88	2,781.89	2,588.49	3,680.85	3,444.95	3,780.73	3,536.33		
89	3,032.66	2,820.14	4,012.38	3,755.23	4,120.76	3,855.11		
90	3,306.81	3,075.16	4,375.79	4,091.01	4,490.55	4,201.52		
91	3,602.21	3,351.44	4,768.95	4,458.67	4,896.46	4,579.81		
92	3,927.37	3,655.34	5,198.24	4,860.33	5,336.38	4,994.22		
93	4,280.15	3,984.75	5,665.78	5,298.12	5,816.67	5,444.76		
94	4,666.94	4,341.78	6,175.83	5,776.29	6,339.47	5,935.68		
95	4,666.94	4,341.78	6,175.83	5,776.29	6,339.47	5,935.68		
96	4,666.94	4,341.78	6,175.83	5,776.29	6,339.47	5,935.68		
97	4,666.94	4,341.78	6,175.83	5,776.29	6,339.47	5,935.68		
98	4,666.94	4,341.78	6,175.83	5,776.29	6,339.47	5,935.68		
99	4,666.94	4,341.78	6,175.83	5,776.29	6,339.47	5,935.68		
100	4,666.94	4,341.78	6,175.83	5,776.29	6,339.47	5,935.68		

Exhibit III

**Genworth Life Insurance Company
Annual Premiums with 68% Increase**

Form: 7030 et al

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual 4 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	70.13	65.88	106.26	99.88	150.89	140.26		
19	70.13	65.88	106.26	99.88	150.89	140.26		
20	70.13	65.88	106.26	99.88	150.89	140.26		
21	70.13	65.88	106.26	99.88	150.89	140.26		
22	70.13	65.88	106.26	99.88	150.89	140.26		
23	70.13	65.88	106.26	99.88	150.89	140.26		
24	70.13	65.88	106.26	99.88	150.89	140.26		
25	74.38	70.13	114.76	106.26	161.52	153.01		
26	74.38	70.13	114.76	106.26	161.52	153.01		
27	74.38	70.13	114.76	106.26	161.52	153.01		
28	74.38	70.13	114.76	106.26	161.52	153.01		
29	74.38	70.13	114.76	106.26	161.52	153.01		
30	82.88	74.38	123.26	116.89	174.27	165.77		
31	82.88	74.38	123.26	116.89	174.27	165.77		
32	82.88	74.38	123.26	116.89	174.27	165.77		
33	82.88	74.38	123.26	116.89	174.27	165.77		
34	82.88	74.38	123.26	116.89	174.27	165.77		
35	89.26	80.76	133.89	125.39	189.14	176.39		
36	89.26	80.76	133.89	125.39	189.14	176.39		
37	89.26	80.76	133.89	125.39	189.14	176.39		
38	89.26	80.76	133.89	125.39	189.14	176.39		
39	89.26	80.76	133.89	125.39	189.14	176.39		
40	97.76	87.13	142.39	136.01	204.02	191.27		
41	97.76	87.13	142.39	136.01	204.02	191.27		
42	97.76	87.13	142.39	136.01	204.02	191.27		
43	97.76	87.13	142.39	136.01	204.02	191.27		
44	97.76	87.13	142.39	136.01	204.02	191.27		
45	97.76	87.13	142.39	136.01	204.02	191.27		
46	97.76	87.13	144.51	138.14	206.14	193.39		
47	99.88	89.26	148.76	140.26	210.39	197.64		
48	102.01	91.38	150.89	142.39	212.52	201.89		
49	102.01	91.38	153.01	142.39	212.52	201.89		
50	104.13	93.51	155.14	144.51	214.65	204.02		
51	104.13	93.51	157.26	148.76	221.02	206.14		
52	108.39	99.88	165.77	155.14	223.15	208.27		
53	114.76	104.13	172.14	159.39	229.52	214.65		
54	119.01	108.39	178.52	167.89	240.15	223.15		
55	125.39	116.89	191.27	176.39	246.52	227.40		
56	131.76	121.14	204.02	189.14	259.27	238.02		
57	140.26	131.76	218.90	201.89	274.15	252.90		
58	153.01	140.26	231.65	214.65	289.03	263.52		
59	165.77	150.89	248.65	229.52	310.28	282.65		
60	174.27	159.39	272.03	248.65	331.53	303.90		
61	189.14	174.27	291.15	265.65	352.78	325.16		
62	206.14	189.14	312.40	289.03	380.41	346.41		
63	218.90	199.77	335.78	308.15	403.79	365.53		
64	233.77	214.65	357.03	331.53	425.04	388.91		
65	248.65	227.40	382.54	352.78	448.42	410.16		
66	269.90	246.52	408.04	378.29	478.17	435.67		
67	293.28	269.90	442.04	410.16	514.30	469.67		
68	327.28	299.65	488.80	450.54	563.18	512.17		
69	363.41	333.66	537.68	497.30	616.31	565.30		
70	403.79	371.91	599.31	550.43	677.94	620.56		
71	454.79	418.66	663.06	609.93	743.82	686.44		
72	510.05	467.54	737.44	673.69	820.33	758.70		
73	571.68	527.05	813.95	743.82	905.34	833.08		
74	637.56	588.68	892.58	818.20	994.59	915.96		
75	714.07	658.81	983.97	903.21	1,092.35	1,005.22		
76	796.95	733.19	1,083.85	994.59	1,198.61	1,098.73		
77	881.96	811.83	1,192.24	1,096.60	1,311.25	1,202.86		
78	971.22	892.58	1,298.50	1,196.49	1,417.51	1,300.62		
79	1,060.47	977.59	1,409.01	1,298.50	1,528.02	1,402.63		
80	1,156.11	1,062.60	1,530.14	1,411.13	1,647.03	1,513.14		
81	1,262.37	1,162.48	1,666.16	1,538.64	1,772.42	1,632.15		
82	1,387.76	1,277.25	1,812.80	1,676.78	1,916.93	1,766.04		
83	1,528.02	1,406.88	1,980.69	1,831.92	2,080.57	1,916.93		
84	1,698.03	1,562.02	2,169.83	2,008.31	2,265.46	2,086.95		
85	1,851.05	1,702.29	2,365.35	2,188.96	2,469.48	2,276.09		
86	2,018.94	1,857.42	2,577.87	2,386.60	2,690.50	2,480.11		
87	2,199.58	2,025.32	2,809.51	2,601.24	2,932.78	2,705.38		
88	2,397.23	2,208.08	3,062.41	2,837.14	3,198.43	2,947.65		
89	2,611.87	2,407.85	3,338.69	3,092.17	3,487.45	3,211.18		
90	2,847.77	2,622.50	3,638.34	3,370.57	3,799.86	3,500.20		
91	3,104.92	2,858.39	3,965.62	3,672.35	4,142.01	3,816.86		
92	3,385.44	3,115.54	4,320.53	4,001.75	4,516.05	4,159.02		
93	3,689.35	3,396.07	4,709.44	4,360.91	4,921.96	4,535.18		
94	4,020.88	3,699.97	5,134.48	4,751.95	5,366.13	4,941.09		
95	4,020.88	3,699.97	5,134.48	4,751.95	5,366.13	4,941.09		
96	4,020.88	3,699.97	5,134.48	4,751.95	5,366.13	4,941.09		
97	4,020.88	3,699.97	5,134.48	4,751.95	5,366.13	4,941.09		
98	4,020.88	3,699.97	5,134.48	4,751.95	5,366.13	4,941.09		
99	4,020.88	3,699.97	5,134.48	4,751.95	5,366.13	4,941.09		
100	4,020.88	3,699.97	5,134.48	4,751.95	5,366.13	4,941.09		

Exhibit III

**Genworth Life Insurance Company
Annual Premiums with 68% Increase**

Form: 7030 et al

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual 3 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	63.76	57.38	91.38	85.01	131.76	121.14		
19	63.76	57.38	91.38	85.01	131.76	121.14		
20	63.76	57.38	91.38	85.01	131.76	121.14		
21	63.76	57.38	91.38	85.01	131.76	121.14		
22	63.76	57.38	91.38	85.01	131.76	121.14		
23	63.76	57.38	91.38	85.01	131.76	121.14		
24	63.76	57.38	91.38	85.01	131.76	121.14		
25	68.01	63.76	99.88	91.38	140.26	131.76		
26	68.01	63.76	99.88	91.38	140.26	131.76		
27	68.01	63.76	99.88	91.38	140.26	131.76		
28	68.01	63.76	99.88	91.38	140.26	131.76		
29	68.01	63.76	99.88	91.38	140.26	131.76		
30	72.26	68.01	106.26	99.88	153.01	140.26		
31	72.26	68.01	106.26	99.88	153.01	140.26		
32	72.26	68.01	106.26	99.88	153.01	140.26		
33	72.26	68.01	106.26	99.88	153.01	140.26		
34	72.26	68.01	106.26	99.88	153.01	140.26		
35	76.51	72.26	116.89	106.26	165.77	153.01		
36	76.51	72.26	116.89	106.26	165.77	153.01		
37	76.51	72.26	116.89	106.26	165.77	153.01		
38	76.51	72.26	116.89	106.26	165.77	153.01		
39	76.51	72.26	116.89	106.26	165.77	153.01		
40	85.01	76.51	125.39	116.89	176.39	165.77		
41	85.01	76.51	125.39	116.89	176.39	165.77		
42	85.01	76.51	125.39	116.89	176.39	165.77		
43	85.01	76.51	125.39	116.89	176.39	165.77		
44	85.01	76.51	125.39	116.89	176.39	165.77		
45	85.01	76.51	125.39	116.89	176.39	165.77		
46	93.51	80.76	127.51	119.01	178.52	167.89		
47	97.76	82.88	131.76	121.14	184.89	170.02		
48	97.76	82.88	131.76	121.14	187.02	172.14		
49	97.76	82.88	133.89	123.26	189.14	174.27		
50	99.88	85.01	136.01	125.39	189.14	174.27		
51	102.01	87.13	138.14	127.51	191.27	176.39		
52	104.13	87.13	142.39	133.89	195.52	182.77		
53	106.26	89.26	150.89	138.14	201.89	187.02		
54	110.51	93.51	159.39	148.76	208.27	191.27		
55	116.89	99.88	170.02	155.14	218.90	197.64		
56	123.26	106.26	178.52	165.77	227.40	208.27		
57	133.89	114.76	191.27	176.39	240.15	221.02		
58	142.39	121.14	206.14	189.14	255.02	229.52		
59	155.14	131.76	221.02	201.89	272.03	246.52		
60	167.89	142.39	235.90	214.65	291.15	263.52		
61	178.52	155.14	255.02	229.52	312.40	282.65		
62	193.39	165.77	274.15	248.65	329.41	299.65		
63	208.27	180.64	291.15	267.78	352.78	320.91		
64	223.15	191.27	314.53	286.90	371.91	337.91		
65	238.02	204.02	333.66	306.03	395.29	361.28		
66	257.15	218.90	361.28	331.53	418.66	382.54		
67	280.53	240.15	391.04	359.16	450.54	410.16		
68	310.28	265.65	429.29	393.16	490.92	448.42		
69	346.41	295.40	471.79	431.42	537.68	493.05		
70	384.66	331.53	518.55	476.04	590.81	539.80		
71	431.42	369.78	575.93	527.05	650.31	595.06		
72	484.55	416.54	637.56	582.30	716.19	656.69		
73	539.80	463.29	705.57	643.94	786.32	722.57		
74	603.56	516.42	777.82	711.94	864.96	794.82		
75	673.69	575.93	858.58	784.20	952.09	871.33		
76	748.07	637.56	943.59	862.83	1,037.10	952.09		
77	830.95	711.94	1,039.22	949.96	1,136.98	1,041.35		
78	915.96	782.07	1,130.61	1,037.10	1,228.37	1,126.36		
79	998.84	856.46	1,226.24	1,126.36	1,319.75	1,211.36		
80	1,090.23	937.21	1,328.25	1,219.86	1,419.63	1,300.62		
81	1,196.49	1,026.47	1,440.89	1,326.12	1,528.02	1,400.51		
82	1,311.25	1,128.48	1,566.27	1,440.89	1,649.16	1,511.02		
83	1,447.26	1,243.24	1,708.66	1,572.65	1,787.29	1,638.53		
84	1,602.40	1,377.13	1,872.30	1,725.66	1,942.43	1,780.92		
85	1,746.91	1,500.39	2,040.19	1,880.80	2,118.82	1,940.31		
86	1,902.05	1,636.40	2,222.96	2,050.82	2,310.09	2,116.70		
87	2,072.07	1,783.04	2,422.73	2,235.71	2,518.36	2,307.97		
88	2,259.09	1,942.43	2,641.62	2,437.60	2,745.76	2,516.24		
89	2,460.98	2,118.82	2,879.65	2,656.50	2,992.28	2,741.51		
90	2,682.00	2,310.09	3,138.92	2,896.65	3,262.18	2,988.03		
91	2,922.15	2,518.36	3,421.57	3,158.05	3,557.58	3,257.93		
92	3,185.67	2,745.76	3,729.73	3,440.70	3,878.49	3,551.21		
93	3,470.45	2,992.28	4,065.51	3,750.98	4,227.02	3,869.99		
94	3,784.98	3,262.18	4,431.04	4,088.88	4,607.43	4,218.52		
95	3,784.98	3,262.18	4,431.04	4,088.88	4,607.43	4,218.52		
96	3,784.98	3,262.18	4,431.04	4,088.88	4,607.43	4,218.52		
97	3,784.98	3,262.18	4,431.04	4,088.88	4,607.43	4,218.52		
98	3,784.98	3,262.18	4,431.04	4,088.88	4,607.43	4,218.52		
99	3,784.98	3,262.18	4,431.04	4,088.88	4,607.43	4,218.52		
100	3,784.98	3,262.18	4,431.04	4,088.88	4,607.43	4,218.52		

Exhibit III

**Genworth Life Insurance Company
Annual Premiums with 68% Increase**

Form: 7030 et al

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual 2 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	51.00	46.75	70.13	65.88	102.01	91.38		
19	51.00	46.75	70.13	65.88	102.01	91.38		
20	51.00	46.75	70.13	65.88	102.01	91.38		
21	51.00	46.75	70.13	65.88	102.01	91.38		
22	51.00	46.75	70.13	65.88	102.01	91.38		
23	51.00	46.75	70.13	65.88	102.01	91.38		
24	51.00	46.75	70.13	65.88	102.01	91.38		
25	55.26	48.88	74.38	70.13	108.39	99.88		
26	55.26	48.88	74.38	70.13	108.39	99.88		
27	55.26	48.88	74.38	70.13	108.39	99.88		
28	55.26	48.88	74.38	70.13	108.39	99.88		
29	55.26	48.88	74.38	70.13	108.39	99.88		
30	61.63	53.13	82.88	74.38	119.01	106.26		
31	61.63	53.13	82.88	74.38	119.01	106.26		
32	61.63	53.13	82.88	74.38	119.01	106.26		
33	61.63	53.13	82.88	74.38	119.01	106.26		
34	61.63	53.13	82.88	74.38	119.01	106.26		
35	65.88	57.38	89.26	80.76	127.51	114.76		
36	65.88	57.38	89.26	80.76	127.51	114.76		
37	65.88	57.38	89.26	80.76	127.51	114.76		
38	65.88	57.38	89.26	80.76	127.51	114.76		
39	65.88	57.38	89.26	80.76	127.51	114.76		
40	70.13	63.76	97.76	87.13	138.14	123.26		
41	70.13	63.76	97.76	87.13	138.14	123.26		
42	70.13	63.76	97.76	87.13	138.14	123.26		
43	70.13	63.76	97.76	87.13	138.14	123.26		
44	70.13	63.76	97.76	87.13	138.14	123.26		
45	70.13	63.76	97.76	87.13	138.14	123.26		
46	70.13	65.88	99.88	89.26	140.26	125.39		
47	72.26	65.88	102.01	91.38	142.39	127.51		
48	72.26	65.88	104.13	93.51	144.51	131.76		
49	74.38	68.01	104.13	93.51	144.51	131.76		
50	74.38	68.01	106.26	97.76	148.76	133.89		
51	74.38	68.01	108.39	99.88	148.76	133.89		
52	76.51	70.13	110.51	102.01	153.01	138.14		
53	80.76	72.26	119.01	108.39	157.26	142.39		
54	82.88	74.38	125.39	114.76	165.77	148.76		
55	89.26	80.76	133.89	121.14	170.02	155.14		
56	91.38	82.88	140.26	127.51	176.39	159.39		
57	99.88	87.13	153.01	138.14	189.14	170.02		
58	106.26	93.51	161.52	148.76	201.89	182.77		
59	116.89	104.13	172.14	155.14	212.52	191.27		
60	125.39	114.76	187.02	167.89	227.40	206.14		
61	136.01	123.26	197.64	178.52	244.40	223.15		
62	150.89	136.01	212.52	191.27	259.27	235.90		
63	159.39	146.64	229.52	206.14	276.28	252.90		
64	170.02	155.14	248.65	223.15	291.15	265.65		
65	180.64	165.77	265.65	238.02	312.40	282.65		
66	195.52	180.64	286.90	259.27	329.41	299.65		
67	212.52	193.39	308.15	278.40	357.03	325.16		
68	235.90	214.65	337.91	303.90	388.91	352.78		
69	261.40	238.02	371.91	335.78	425.04	384.66		
70	293.28	267.78	403.79	367.66	463.29	416.54		
71	325.16	299.65	444.17	401.66	507.92	461.17		
72	365.53	333.66	490.92	446.29	558.93	503.67		
73	405.91	371.91	544.05	495.17	612.06	554.68		
74	450.54	410.16	605.68	548.30	671.56	612.06		
75	501.55	452.67	671.56	607.81	733.19	669.44		
76	554.68	501.55	739.57	671.56	805.45	735.32		
77	618.43	558.93	811.83	737.44	873.46	799.08		
78	680.06	616.31	879.83	799.08	941.46	860.71		
79	745.95	677.94	949.96	862.83	1,009.47	918.09		
80	818.20	748.07	1,022.22	930.84	1,081.73	981.84		
81	896.83	822.45	1,102.98	1,003.09	1,160.36	1,051.97		
82	986.09	907.46	1,196.49	1,088.10	1,249.62	1,130.61		
83	1,085.98	996.72	1,300.62	1,185.86	1,347.38	1,217.74		
84	1,198.61	1,100.85	1,426.01	1,298.50	1,462.14	1,326.12		
85	1,307.00	1,200.74	1,555.65	1,413.26	1,596.03	1,443.01		
86	1,426.01	1,309.12	1,695.91	1,540.77	1,738.41	1,572.65		
87	1,555.65	1,428.13	1,848.92	1,678.91	1,895.68	1,712.91		
88	1,695.91	1,557.77	2,016.81	1,829.80	2,065.69	1,868.05		
89	1,848.92	1,698.03	2,197.46	1,995.56	2,250.59	2,035.94		
90	2,016.81	1,851.05	2,392.98	2,176.20	2,452.48	2,218.71		
91	2,197.46	2,018.94	2,609.75	2,371.72	2,675.63	2,418.48		
92	2,392.98	2,199.58	2,845.64	2,586.37	2,915.77	2,637.37		
93	2,609.75	2,397.23	3,100.67	2,818.02	3,177.17	2,875.40		
94	2,845.64	2,611.87	3,379.07	3,070.91	3,461.95	3,132.54		
95	2,845.64	2,611.87	3,379.07	3,070.91	3,461.95	3,132.54		
96	2,845.64	2,611.87	3,379.07	3,070.91	3,461.95	3,132.54		
97	2,845.64	2,611.87	3,379.07	3,070.91	3,461.95	3,132.54		
98	2,845.64	2,611.87	3,379.07	3,070.91	3,461.95	3,132.54		
99	2,845.64	2,611.87	3,379.07	3,070.91	3,461.95	3,132.54		
100	2,845.64	2,611.87	3,379.07	3,070.91	3,461.95	3,132.54		

Exhibit III

**Genworth Life Insurance Company
Annual Premiums with 68% Increase**

Form: 7030 et al

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 12 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	74.38	70.13	108.39	102.01	153.01	144.51		
19	74.38	70.13	108.39	102.01	153.01	144.51		
20	74.38	70.13	108.39	102.01	153.01	144.51		
21	74.38	70.13	108.39	102.01	153.01	144.51		
22	74.38	70.13	108.39	102.01	153.01	144.51		
23	74.38	70.13	108.39	102.01	153.01	144.51		
24	74.38	70.13	108.39	102.01	153.01	144.51		
25	78.63	74.38	116.89	108.39	165.77	155.14		
26	78.63	74.38	116.89	108.39	165.77	155.14		
27	78.63	74.38	116.89	108.39	165.77	155.14		
28	78.63	74.38	116.89	108.39	165.77	155.14		
29	78.63	74.38	116.89	108.39	165.77	155.14		
30	87.13	80.76	127.51	116.89	178.52	167.89		
31	87.13	80.76	127.51	116.89	178.52	167.89		
32	87.13	80.76	127.51	116.89	178.52	167.89		
33	87.13	80.76	127.51	116.89	178.52	167.89		
34	87.13	80.76	127.51	116.89	178.52	167.89		
35	91.38	87.13	138.14	127.51	193.39	180.64		
36	91.38	87.13	138.14	127.51	193.39	180.64		
37	91.38	87.13	138.14	127.51	193.39	180.64		
38	91.38	87.13	138.14	127.51	193.39	180.64		
39	91.38	87.13	138.14	127.51	193.39	180.64		
40	102.01	93.51	148.76	138.14	208.27	195.52		
41	102.01	93.51	148.76	138.14	208.27	195.52		
42	102.01	93.51	148.76	138.14	208.27	195.52		
43	102.01	93.51	148.76	138.14	208.27	195.52		
44	102.01	93.51	148.76	138.14	208.27	195.52		
45	102.01	93.51	148.76	138.14	208.27	195.52		
46	102.01	95.63	153.01	140.26	210.39	197.64		
47	104.13	99.88	155.14	142.39	214.65	199.77		
48	106.26	99.88	157.26	146.64	218.90	206.14		
49	108.39	102.01	161.52	148.76	221.02	206.14		
50	108.39	102.01	163.64	150.89	223.15	208.27		
51	110.51	102.01	167.89	155.14	225.27	210.39		
52	114.76	104.13	170.02	159.39	233.77	218.90		
53	116.89	108.39	180.64	167.89	240.15	223.15		
54	123.26	114.76	191.27	178.52	250.77	233.77		
55	131.76	123.26	204.02	191.27	259.27	242.27		
56	140.26	129.64	214.65	199.77	272.03	252.90		
57	148.76	138.14	229.52	214.65	289.03	267.78		
58	159.39	148.76	248.65	229.52	303.90	284.78		
59	170.02	159.39	265.65	250.77	325.16	301.78		
60	182.77	167.89	284.78	265.65	346.41	323.03		
61	197.64	182.77	303.90	284.78	371.91	344.28		
62	212.52	195.52	327.28	303.90	395.29	369.78		
63	227.40	210.39	344.28	325.16	422.91	393.16		
64	246.52	227.40	367.66	342.16	450.54	418.66		
65	263.52	244.40	386.79	361.28	478.17	444.17		
66	284.78	263.52	412.29	384.66	510.05	476.04		
67	310.28	286.90	448.42	418.66	548.30	510.05		
68	346.41	320.91	499.42	465.42	599.31	558.93		
69	384.66	357.03	556.80	518.55	654.56	605.68		
70	425.04	397.41	622.68	580.18	714.07	663.06		
71	478.17	444.17	697.07	648.19	782.07	724.69		
72	537.68	499.42	775.70	722.57	860.71	796.95		
73	601.43	554.68	856.46	794.82	943.59	875.58		
74	669.44	620.56	945.71	875.58	1,039.22	964.84		
75	745.95	688.56	1,041.35	966.97	1,141.23	1,060.47		
76	828.83	762.95	1,143.36	1,060.47	1,247.49	1,160.36		
77	915.96	847.95	1,251.74	1,164.61	1,362.25	1,268.74		
78	1,000.97	924.46	1,364.38	1,268.74	1,468.51	1,370.75		
79	1,085.98	1,007.34	1,477.01	1,375.00	1,581.15	1,474.89		
80	1,175.24	1,090.23	1,598.15	1,491.89	1,698.03	1,583.27		
81	1,279.37	1,190.11	1,729.91	1,615.15	1,823.42	1,702.29		
82	1,398.38	1,302.75	1,882.93	1,761.79	1,967.94	1,838.30		
83	1,536.52	1,430.26	2,055.07	1,921.18	2,129.45	1,989.19		
84	1,702.29	1,583.27	2,252.71	2,108.20	2,316.47	2,165.58		
85	1,857.42	1,725.66	2,454.61	2,297.34	2,522.61	2,358.97		
86	2,023.19	1,882.93	2,677.75	2,503.49	2,747.88	2,571.49		
87	2,205.96	2,052.94	2,917.90	2,730.88	2,996.53	2,803.14		
88	2,403.60	2,235.71	3,179.30	2,977.41	3,266.43	3,056.04		
89	2,620.37	2,437.60	3,466.20	3,245.18	3,559.71	3,330.19		
90	2,856.27	2,656.50	3,780.73	3,534.21	3,880.62	3,629.84		
91	3,111.29	2,896.65	4,120.76	3,852.99	4,231.27	3,957.12		
92	3,393.94	3,158.05	4,490.55	4,199.40	4,611.68	4,314.16		
93	3,697.85	3,442.82	4,894.34	4,577.68	5,026.10	4,705.19		
94	4,031.50	3,750.98	5,336.38	4,989.97	5,476.64	5,128.11		
95	4,031.50	3,750.98	5,336.38	4,989.97	5,476.64	5,128.11		
96	4,031.50	3,750.98	5,336.38	4,989.97	5,476.64	5,128.11		
97	4,031.50	3,750.98	5,336.38	4,989.97	5,476.64	5,128.11		
98	4,031.50	3,750.98	5,336.38	4,989.97	5,476.64	5,128.11		
99	4,031.50	3,750.98	5,336.38	4,989.97	5,476.64	5,128.11		
100	4,031.50	3,750.98	5,336.38	4,989.97	5,476.64	5,128.11		

Exhibit III

**Genworth Life Insurance Company
Annual Premiums with 68% Increase**

Form: 7030 et al

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 8 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	61.63	57.38	93.51	87.13	131.76	123.26		
19	61.63	57.38	93.51	87.13	131.76	123.26		
20	61.63	57.38	93.51	87.13	131.76	123.26		
21	61.63	57.38	93.51	87.13	131.76	123.26		
22	61.63	57.38	93.51	87.13	131.76	123.26		
23	61.63	57.38	93.51	87.13	131.76	123.26		
24	61.63	57.38	93.51	87.13	131.76	123.26		
25	65.88	61.63	99.88	93.51	140.26	133.89		
26	65.88	61.63	99.88	93.51	140.26	133.89		
27	65.88	61.63	99.88	93.51	140.26	133.89		
28	65.88	61.63	99.88	93.51	140.26	133.89		
29	65.88	61.63	99.88	93.51	140.26	133.89		
30	72.26	65.88	108.39	102.01	153.01	144.51		
31	72.26	65.88	108.39	102.01	153.01	144.51		
32	72.26	65.88	108.39	102.01	153.01	144.51		
33	72.26	65.88	108.39	102.01	153.01	144.51		
34	72.26	65.88	108.39	102.01	153.01	144.51		
35	78.63	70.13	116.89	108.39	165.77	153.01		
36	78.63	70.13	116.89	108.39	165.77	153.01		
37	78.63	70.13	116.89	108.39	165.77	153.01		
38	78.63	70.13	116.89	108.39	165.77	153.01		
39	78.63	70.13	116.89	108.39	165.77	153.01		
40	85.01	76.51	123.26	119.01	178.52	165.77		
41	85.01	76.51	123.26	119.01	178.52	165.77		
42	85.01	76.51	123.26	119.01	178.52	165.77		
43	85.01	76.51	123.26	119.01	178.52	165.77		
44	85.01	76.51	123.26	119.01	178.52	165.77		
45	85.01	76.51	123.26	119.01	178.52	165.77		
46	85.01	76.51	125.39	121.14	180.64	167.89		
47	87.13	78.63	129.64	123.26	182.77	172.14		
48	89.26	78.63	131.76	123.26	184.89	176.39		
49	89.26	78.63	133.89	123.26	184.89	176.39		
50	91.38	80.76	136.01	125.39	187.02	178.52		
51	91.38	80.76	138.14	129.64	193.39	180.64		
52	93.51	87.13	144.51	136.01	195.52	180.64		
53	99.88	91.38	150.89	138.14	199.77	187.02		
54	104.13	93.51	155.14	146.64	210.39	195.52		
55	108.39	102.01	165.77	153.01	214.65	197.64		
56	114.76	106.26	178.52	165.77	225.27	208.27		
57	123.26	114.76	191.27	176.39	238.02	221.02		
58	133.89	123.26	201.89	187.02	252.90	229.52		
59	144.51	131.76	216.77	199.77	269.90	246.52		
60	153.01	138.14	238.02	216.77	289.03	265.65		
61	165.77	153.01	252.90	231.65	308.15	282.65		
62	180.64	165.77	272.03	252.90	331.53	301.78		
63	191.27	174.27	293.28	267.78	352.78	318.78		
64	204.02	187.02	310.28	289.03	369.78	340.03		
65	216.77	197.64	333.66	308.15	391.04	357.03		
66	235.90	214.65	354.91	329.41	416.54	380.41		
67	255.02	235.90	384.66	357.03	448.42	410.16		
68	284.78	261.40	427.17	393.16	490.92	446.29		
69	316.65	291.15	469.67	433.54	537.68	493.05		
70	352.78	325.16	522.80	480.30	590.81	541.93		
71	397.41	365.53	578.05	531.30	648.19	599.31		
72	444.17	408.04	643.94	586.56	716.19	660.94		
73	499.42	459.04	709.82	648.19	788.45	726.82		
74	556.80	514.30	777.82	714.07	867.08	799.08		
75	622.68	573.80	858.58	788.45	952.09	875.58		
76	694.94	639.69	945.71	867.08	1,045.60	958.47		
77	769.32	707.69	1,039.22	956.34	1,143.36	1,049.85		
78	847.95	777.82	1,132.73	1,043.47	1,236.87	1,134.86		
79	924.46	852.21	1,228.37	1,132.73	1,332.50	1,224.12		
80	1,007.34	926.59	1,334.63	1,230.49	1,436.64	1,319.75		
81	1,100.85	1,013.72	1,453.64	1,341.00	1,545.02	1,423.88		
82	1,209.24	1,113.60	1,581.15	1,462.14	1,672.53	1,540.77		
83	1,332.50	1,226.24	1,727.79	1,598.15	1,814.92	1,672.53		
84	1,481.26	1,362.25	1,891.43	1,751.16	1,976.44	1,819.17		
85	1,615.15	1,483.39	2,063.57	1,908.43	2,152.83	1,984.94		
86	1,759.67	1,619.40	2,248.46	2,080.57	2,346.22	2,163.45		
87	1,919.06	1,766.04	2,450.36	2,267.59	2,556.62	2,358.97		
88	2,091.20	1,925.43	2,671.38	2,473.73	2,788.26	2,569.37		
89	2,278.21	2,099.70	2,911.52	2,696.88	3,041.16	2,801.01		
90	2,482.23	2,286.72	3,172.92	2,939.15	3,313.19	3,051.79		
91	2,707.50	2,492.86	3,457.70	3,202.68	3,612.84	3,328.06		
92	2,951.90	2,716.01	3,767.98	3,489.58	3,938.00	3,627.72		
93	3,217.55	2,960.40	4,105.89	3,801.98	4,292.90	3,955.00		
94	3,506.58	3,226.05	4,477.80	4,144.14	4,679.69	4,307.78		
95	3,506.58	3,226.05	4,477.80	4,144.14	4,679.69	4,307.78		
96	3,506.58	3,226.05	4,477.80	4,144.14	4,679.69	4,307.78		
97	3,506.58	3,226.05	4,477.80	4,144.14	4,679.69	4,307.78		
98	3,506.58	3,226.05	4,477.80	4,144.14	4,679.69	4,307.78		
99	3,506.58	3,226.05	4,477.80	4,144.14	4,679.69	4,307.78		
100	3,506.58	3,226.05	4,477.80	4,144.14	4,679.69	4,307.78		

Exhibit III

**Genworth Life Insurance Company
Annual Premiums with 68% Increase**

Form: 7030 et al

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 6 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	59.51	53.13	85.01	78.63	123.26	123.26	123.26	112.64
19	59.51	53.13	85.01	78.63	123.26	123.26	123.26	112.64
20	59.51	53.13	85.01	78.63	123.26	123.26	123.26	112.64
21	59.51	53.13	85.01	78.63	123.26	123.26	123.26	112.64
22	59.51	53.13	85.01	78.63	123.26	123.26	123.26	112.64
23	59.51	53.13	85.01	78.63	123.26	123.26	123.26	112.64
24	59.51	53.13	85.01	78.63	123.26	123.26	123.26	112.64
25	63.76	59.51	93.51	85.01	129.64	129.64	129.64	123.26
26	63.76	59.51	93.51	85.01	129.64	129.64	129.64	123.26
27	63.76	59.51	93.51	85.01	129.64	129.64	129.64	123.26
28	63.76	59.51	93.51	85.01	129.64	129.64	129.64	123.26
29	63.76	59.51	93.51	85.01	129.64	129.64	129.64	123.26
30	68.01	63.76	97.76	93.51	142.39	142.39	142.39	129.64
31	68.01	63.76	97.76	93.51	142.39	142.39	142.39	129.64
32	68.01	63.76	97.76	93.51	142.39	142.39	142.39	129.64
33	68.01	63.76	97.76	93.51	142.39	142.39	142.39	129.64
34	68.01	63.76	97.76	93.51	142.39	142.39	142.39	129.64
35	70.13	68.01	108.39	97.76	153.01	153.01	153.01	142.39
36	70.13	68.01	108.39	97.76	153.01	153.01	153.01	142.39
37	70.13	68.01	108.39	97.76	153.01	153.01	153.01	142.39
38	70.13	68.01	108.39	97.76	153.01	153.01	153.01	142.39
39	70.13	68.01	108.39	97.76	153.01	153.01	153.01	142.39
40	78.63	70.13	116.89	108.39	163.64	163.64	163.64	153.01
41	78.63	70.13	116.89	108.39	163.64	163.64	163.64	153.01
42	78.63	70.13	116.89	108.39	163.64	163.64	163.64	153.01
43	78.63	70.13	116.89	108.39	163.64	163.64	163.64	153.01
44	78.63	70.13	116.89	108.39	163.64	163.64	163.64	153.01
45	78.63	70.13	116.89	108.39	163.64	163.64	163.64	153.01
46	80.76	74.38	119.01	110.51	165.77	165.77	165.77	155.14
47	82.88	76.51	123.26	112.64	172.14	172.14	172.14	157.26
48	85.01	76.51	123.26	112.64	174.27	174.27	174.27	159.39
49	85.01	76.51	123.26	114.76	176.39	176.39	176.39	161.52
50	87.13	78.63	125.39	116.89	176.39	176.39	176.39	161.52
51	87.13	78.63	127.51	119.01	178.52	178.52	178.52	163.64
52	89.26	80.76	131.76	123.26	180.64	180.64	180.64	170.02
53	97.76	82.88	140.26	127.51	187.02	187.02	187.02	174.27
54	102.01	87.13	148.76	138.14	193.39	193.39	193.39	178.52
55	102.01	93.51	157.26	144.51	204.02	204.02	204.02	182.77
56	108.39	97.76	165.77	153.01	210.39	210.39	210.39	193.39
57	116.89	106.26	178.52	163.64	223.15	223.15	223.15	206.14
58	131.76	112.64	191.27	176.39	235.90	235.90	235.90	212.52
59	138.14	123.26	206.14	187.02	252.90	252.90	252.90	229.52
60	144.51	131.76	218.90	199.77	269.90	269.90	269.90	244.40
61	157.26	144.51	235.90	212.52	289.03	289.03	289.03	261.40
62	178.52	153.01	255.02	231.65	306.03	306.03	306.03	278.40
63	182.77	167.89	269.90	248.65	327.28	327.28	327.28	297.53
64	193.39	178.52	291.15	265.65	344.28	344.28	344.28	314.53
65	206.14	189.14	310.28	284.78	367.66	367.66	367.66	335.78
66	223.15	204.02	335.78	308.15	388.91	388.91	388.91	354.91
67	242.27	223.15	363.41	333.66	418.66	418.66	418.66	380.41
68	269.90	246.52	397.41	365.53	454.79	454.79	454.79	416.54
69	301.78	274.15	437.79	399.54	499.42	499.42	499.42	456.92
70	335.78	308.15	480.30	442.04	548.30	548.30	548.30	501.55
71	378.29	342.16	533.43	488.80	603.56	603.56	603.56	552.55
72	422.91	386.79	590.81	539.80	665.19	665.19	665.19	609.93
73	473.92	429.29	654.56	597.18	728.94	728.94	728.94	671.56
74	529.17	480.30	722.57	660.94	803.33	803.33	803.33	737.44
75	590.81	533.43	796.95	726.82	884.08	884.08	884.08	807.58
76	660.94	590.81	875.58	801.20	962.72	962.72	962.72	884.08
77	731.07	660.94	964.84	881.96	1,054.10	1,054.10	1,054.10	966.97
78	805.45	726.82	1,049.85	962.72	1,139.11	1,139.11	1,139.11	1,045.60
79	877.71	794.82	1,136.98	1,045.60	1,224.12	1,224.12	1,224.12	1,124.23
80	956.34	869.21	1,232.62	1,132.73	1,317.62	1,317.62	1,317.62	1,207.11
81	1,045.60	952.09	1,336.75	1,230.49	1,417.51	1,417.51	1,417.51	1,300.62
82	1,149.73	1,047.72	1,453.64	1,336.75	1,530.14	1,530.14	1,530.14	1,402.63
83	1,266.62	1,153.98	1,585.40	1,460.01	1,657.66	1,657.66	1,657.66	1,519.52
84	1,406.88	1,277.25	1,738.41	1,602.40	1,802.17	1,802.17	1,802.17	1,653.41
85	1,534.39	1,392.01	1,893.55	1,744.79	1,965.81	1,965.81	1,965.81	1,800.04
86	1,672.53	1,519.52	2,063.57	1,904.18	2,144.33	2,144.33	2,144.33	1,963.68
87	1,823.42	1,655.53	2,248.46	2,074.20	2,337.72	2,337.72	2,337.72	2,142.20
88	1,987.06	1,802.17	2,452.48	2,261.21	2,548.11	2,548.11	2,548.11	2,335.59
89	2,163.45	1,965.81	2,671.38	2,465.23	2,777.64	2,777.64	2,777.64	2,543.86
90	2,358.97	2,144.33	2,913.65	2,688.38	3,026.28	3,026.28	3,026.28	2,773.39
91	2,571.49	2,337.72	3,175.05	2,930.65	3,300.44	3,300.44	3,300.44	3,024.16
92	2,805.26	2,548.11	3,461.95	3,192.05	3,600.09	3,600.09	3,600.09	3,296.19
93	3,056.04	2,777.64	3,772.23	3,481.08	3,923.12	3,923.12	3,923.12	3,591.59
94	3,332.31	3,026.28	4,112.26	3,793.48	4,275.90	4,275.90	4,275.90	3,914.62
95	3,332.31	3,026.28	4,112.26	3,793.48	4,275.90	4,275.90	4,275.90	3,914.62
96	3,332.31	3,026.28	4,112.26	3,793.48	4,275.90	4,275.90	4,275.90	3,914.62
97	3,332.31	3,026.28	4,112.26	3,793.48	4,275.90	4,275.90	4,275.90	3,914.62
98	3,332.31	3,026.28	4,112.26	3,793.48	4,275.90	4,275.90	4,275.90	3,914.62
99	3,332.31	3,026.28	4,112.26	3,793.48	4,275.90	4,275.90	4,275.90	3,914.62
100	3,332.31	3,026.28	4,112.26	3,793.48	4,275.90	4,275.90	4,275.90	3,914.62

Exhibit III

**Genworth Life Insurance Company
Annual Premiums with 68% Increase**

Form: 7030 et al

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 4 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	51.00	46.75	68.01	65.88	99.88	99.88	89.26	89.26
19	51.00	46.75	68.01	65.88	99.88	99.88	89.26	89.26
20	51.00	46.75	68.01	65.88	99.88	99.88	89.26	89.26
21	51.00	46.75	68.01	65.88	99.88	99.88	89.26	89.26
22	51.00	46.75	68.01	65.88	99.88	99.88	89.26	89.26
23	51.00	46.75	68.01	65.88	99.88	99.88	89.26	89.26
24	51.00	46.75	68.01	65.88	99.88	99.88	89.26	89.26
25	55.26	48.88	72.26	68.01	106.26	106.26	97.76	97.76
26	55.26	48.88	72.26	68.01	106.26	106.26	97.76	97.76
27	55.26	48.88	72.26	68.01	106.26	106.26	97.76	97.76
28	55.26	48.88	72.26	68.01	106.26	106.26	97.76	97.76
29	55.26	48.88	72.26	68.01	106.26	106.26	97.76	97.76
30	61.63	53.13	80.76	72.26	116.89	116.89	104.13	104.13
31	61.63	53.13	80.76	72.26	116.89	116.89	104.13	104.13
32	61.63	53.13	80.76	72.26	116.89	116.89	104.13	104.13
33	61.63	53.13	80.76	72.26	116.89	116.89	104.13	104.13
34	61.63	53.13	80.76	72.26	116.89	116.89	104.13	104.13
35	65.88	57.38	87.13	78.63	125.39	125.39	112.64	112.64
36	65.88	57.38	87.13	78.63	125.39	125.39	112.64	112.64
37	65.88	57.38	87.13	78.63	125.39	125.39	112.64	112.64
38	65.88	57.38	87.13	78.63	125.39	125.39	112.64	112.64
39	65.88	57.38	87.13	78.63	125.39	125.39	112.64	112.64
40	68.01	63.76	95.63	85.01	136.01	136.01	121.14	121.14
41	68.01	63.76	95.63	85.01	136.01	136.01	121.14	121.14
42	68.01	63.76	95.63	85.01	136.01	136.01	121.14	121.14
43	68.01	63.76	95.63	85.01	136.01	136.01	121.14	121.14
44	68.01	63.76	95.63	85.01	136.01	136.01	121.14	121.14
45	68.01	63.76	95.63	85.01	136.01	136.01	121.14	121.14
46	68.01	65.88	97.76	87.13	138.14	138.14	123.26	123.26
47	70.13	65.88	99.88	89.26	140.26	140.26	125.39	125.39
48	70.13	65.88	102.01	91.38	142.39	142.39	129.64	129.64
49	72.26	65.88	102.01	91.38	142.39	142.39	129.64	129.64
50	72.26	65.88	104.13	95.63	146.64	146.64	131.76	131.76
51	72.26	65.88	106.26	97.76	146.64	146.64	131.76	131.76
52	74.38	68.01	108.39	99.88	150.89	150.89	136.01	136.01
53	78.63	70.13	116.89	106.26	155.14	155.14	140.26	140.26
54	80.76	72.26	123.26	112.64	163.64	163.64	146.64	146.64
55	87.13	78.63	131.76	119.01	167.89	167.89	153.01	153.01
56	89.26	80.76	138.14	125.39	174.27	174.27	157.26	157.26
57	97.76	85.01	150.89	136.01	187.02	187.02	167.89	167.89
58	104.13	91.38	159.39	146.64	197.64	197.64	180.64	180.64
59	114.76	102.01	170.02	153.01	208.27	208.27	189.14	189.14
60	123.26	112.64	184.89	165.77	223.15	223.15	201.89	201.89
61	133.89	121.14	195.52	176.39	240.15	240.15	218.90	218.90
62	148.76	133.89	208.27	189.14	255.02	255.02	231.65	231.65
63	157.26	144.51	225.27	201.89	272.03	272.03	248.65	248.65
64	167.89	153.01	244.40	218.90	286.90	286.90	261.40	261.40
65	178.52	163.64	261.40	233.77	308.15	308.15	278.40	278.40
66	193.39	178.52	282.65	255.02	325.16	325.16	295.40	295.40
67	208.27	191.27	303.90	274.15	350.66	350.66	320.91	320.91
68	231.65	210.39	331.53	299.65	382.54	382.54	346.41	346.41
69	257.15	233.77	365.53	329.41	418.66	418.66	378.29	378.29
70	289.03	263.52	397.41	361.28	456.92	456.92	410.16	410.16
71	320.91	295.40	437.79	395.29	499.42	499.42	454.79	454.79
72	359.16	327.28	482.42	439.92	550.43	550.43	495.17	495.17
73	399.54	365.53	535.55	486.67	601.43	601.43	546.18	546.18
74	444.17	403.79	595.06	539.80	660.94	660.94	601.43	601.43
75	493.05	446.29	660.94	597.18	720.44	720.44	658.81	658.81
76	546.18	493.05	726.82	660.94	792.70	792.70	722.57	722.57
77	607.81	550.43	799.08	724.69	858.58	858.58	786.32	786.32
78	669.44	605.68	864.96	786.32	926.59	926.59	847.95	847.95
79	733.19	667.31	935.09	850.08	992.47	992.47	903.21	903.21
80	805.45	735.32	1,005.22	915.96	1,064.73	1,064.73	966.97	966.97
81	881.96	809.70	1,085.98	986.09	1,141.23	1,141.23	1,034.97	1,034.97
82	971.22	892.58	1,177.36	1,071.10	1,230.49	1,230.49	1,111.48	1,111.48
83	1,068.98	979.72	1,279.37	1,166.73	1,326.12	1,326.12	1,198.61	1,198.61
84	1,179.49	1,083.85	1,402.63	1,277.25	1,438.76	1,438.76	1,304.87	1,304.87
85	1,285.75	1,181.61	1,530.14	1,389.88	1,570.52	1,570.52	1,419.63	1,419.63
86	1,402.63	1,287.87	1,668.28	1,515.27	1,710.79	1,710.79	1,547.15	1,547.15
87	1,530.14	1,404.76	1,819.17	1,651.28	1,865.93	1,865.93	1,685.28	1,685.28
88	1,668.28	1,532.27	1,984.94	1,800.04	2,031.69	2,031.69	1,838.30	1,838.30
89	1,819.17	1,670.41	2,161.33	1,963.68	2,214.46	2,214.46	2,004.06	2,004.06
90	1,984.94	1,821.30	2,354.72	2,142.20	2,414.23	2,414.23	2,182.58	2,182.58
91	2,161.33	1,987.06	2,567.24	2,333.47	2,633.12	2,633.12	2,380.22	2,380.22
92	2,354.72	2,163.45	2,801.01	2,545.99	2,869.02	2,869.02	2,594.87	2,594.87
93	2,567.24	2,358.97	3,051.79	2,773.39	3,126.17	3,126.17	2,828.64	2,828.64
94	2,801.01	2,569.37	3,325.94	3,022.03	3,406.70	3,406.70	3,081.54	3,081.54
95	2,801.01	2,569.37	3,325.94	3,022.03	3,406.70	3,406.70	3,081.54	3,081.54
96	2,801.01	2,569.37	3,325.94	3,022.03	3,406.70	3,406.70	3,081.54	3,081.54
97	2,801.01	2,569.37	3,325.94	3,022.03	3,406.70	3,406.70	3,081.54	3,081.54
98	2,801.01	2,569.37	3,325.94	3,022.03	3,406.70	3,406.70	3,081.54	3,081.54
99	2,801.01	2,569.37	3,325.94	3,022.03	3,406.70	3,406.70	3,081.54	3,081.54
100	2,801.01	2,569.37	3,325.94	3,022.03	3,406.70	3,406.70	3,081.54	3,081.54

Exhibit III

**Genworth Life Insurance Company
Annual Premiums with 68% Increase**

Form: 7030 et al

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 3 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	46.75	40.38	65.88	61.63	95.63	87.13		
19	46.75	40.38	65.88	61.63	95.63	87.13		
20	46.75	40.38	65.88	61.63	95.63	87.13		
21	46.75	40.38	65.88	61.63	95.63	87.13		
22	46.75	40.38	65.88	61.63	95.63	87.13		
23	46.75	40.38	65.88	61.63	95.63	87.13		
24	46.75	40.38	65.88	61.63	95.63	87.13		
25	48.88	46.75	70.13	65.88	102.01	95.63		
26	48.88	46.75	70.13	65.88	102.01	95.63		
27	48.88	46.75	70.13	65.88	102.01	95.63		
28	48.88	46.75	70.13	65.88	102.01	95.63		
29	48.88	46.75	70.13	65.88	102.01	95.63		
30	51.00	48.88	76.51	70.13	110.51	102.01		
31	51.00	48.88	76.51	70.13	110.51	102.01		
32	51.00	48.88	76.51	70.13	110.51	102.01		
33	51.00	48.88	76.51	70.13	110.51	102.01		
34	51.00	48.88	76.51	70.13	110.51	102.01		
35	55.26	51.00	85.01	76.51	119.01	110.51		
36	55.26	51.00	85.01	76.51	119.01	110.51		
37	55.26	51.00	85.01	76.51	119.01	110.51		
38	55.26	51.00	85.01	76.51	119.01	110.51		
39	55.26	51.00	85.01	76.51	119.01	110.51		
40	61.63	55.26	89.26	82.88	127.51	119.01		
41	61.63	55.26	89.26	82.88	127.51	119.01		
42	61.63	55.26	89.26	82.88	127.51	119.01		
43	61.63	55.26	89.26	82.88	127.51	119.01		
44	61.63	55.26	89.26	82.88	127.51	119.01		
45	61.63	55.26	89.26	82.88	127.51	119.01		
46	65.88	57.38	91.38	85.01	127.51	121.14		
47	68.01	59.51	95.63	87.13	133.89	123.26		
48	68.01	59.51	95.63	87.13	133.89	123.26		
49	70.13	59.51	95.63	89.26	136.01	125.39		
50	70.13	61.63	97.76	89.26	136.01	125.39		
51	70.13	63.76	99.88	91.38	138.14	127.51		
52	72.26	63.76	102.01	95.63	140.26	131.76		
53	76.51	63.76	108.39	99.88	144.51	133.89		
54	78.63	68.01	114.76	106.26	150.89	138.14		
55	85.01	72.26	123.26	112.64	157.26	142.39		
56	87.13	76.51	127.51	119.01	163.64	150.89		
57	95.63	82.88	138.14	127.51	172.14	159.39		
58	102.01	87.13	148.76	136.01	182.77	165.77		
59	112.64	95.63	159.39	144.51	195.52	178.52		
60	121.14	102.01	170.02	155.14	210.39	189.14		
61	127.51	112.64	182.77	165.77	225.27	204.02		
62	140.26	119.01	197.64	178.52	238.02	216.77		
63	150.89	129.64	210.39	193.39	255.02	231.65		
64	161.52	138.14	227.40	206.14	267.78	242.27		
65	172.14	146.64	240.15	221.02	284.78	259.27		
66	184.89	157.26	259.27	238.02	301.78	276.28		
67	201.89	172.14	280.53	259.27	325.16	295.40		
68	223.15	191.27	308.15	282.65	352.78	323.03		
69	248.65	212.52	340.03	310.28	386.79	354.91		
70	276.28	238.02	374.04	342.16	425.04	388.91		
71	310.28	265.65	414.41	380.41	467.54	429.29		
72	348.53	299.65	459.04	418.66	516.42	471.79		
73	388.91	333.66	507.92	463.29	565.30	520.67		
74	433.54	371.91	561.05	512.17	622.68	571.68		
75	484.55	414.41	618.43	565.30	686.44	626.93		
76	537.68	459.04	680.06	620.56	745.95	686.44		
77	599.31	512.17	748.07	684.31	818.20	750.20		
78	658.81	563.18	813.95	745.95	884.08	811.83		
79	718.32	616.31	881.96	811.83	949.96	871.33		
80	784.20	675.81	956.34	877.71	1,022.22	937.21		
81	860.71	739.57	1,037.10	954.21	1,100.85	1,007.34		
82	943.59	811.83	1,128.48	1,037.10	1,187.99	1,088.10		
83	1,041.35	894.71	1,230.49	1,132.73	1,287.87	1,179.49		
84	1,153.98	992.47	1,347.38	1,243.24	1,398.38	1,281.50		
85	1,258.12	1,079.60	1,468.51	1,353.75	1,525.89	1,396.26		
86	1,368.63	1,177.36	1,600.28	1,477.01	1,664.03	1,523.77		
87	1,491.89	1,283.62	1,744.79	1,608.78	1,812.80	1,661.91		
88	1,625.78	1,398.38	1,902.05	1,755.42	1,976.44	1,810.67		
89	1,772.42	1,525.89	2,074.20	1,912.68	2,154.95	1,974.31		
90	1,931.81	1,664.03	2,259.09	2,084.82	2,348.35	2,150.70		
91	2,103.95	1,812.80	2,463.11	2,273.96	2,560.87	2,346.22		
92	2,293.09	1,976.44	2,686.25	2,477.98	2,792.51	2,556.62		
93	2,499.24	2,154.95	2,926.40	2,701.13	3,043.29	2,786.14		
94	2,724.51	2,348.35	3,189.93	2,943.40	3,317.44	3,036.91		
95	2,724.51	2,348.35	3,189.93	2,943.40	3,317.44	3,036.91		
96	2,724.51	2,348.35	3,189.93	2,943.40	3,317.44	3,036.91		
97	2,724.51	2,348.35	3,189.93	2,943.40	3,317.44	3,036.91		
98	2,724.51	2,348.35	3,189.93	2,943.40	3,317.44	3,036.91		
99	2,724.51	2,348.35	3,189.93	2,943.40	3,317.44	3,036.91		
100	2,724.51	2,348.35	3,189.93	2,943.40	3,317.44	3,036.91		

Exhibit III

**Genworth Life Insurance Company
Annual Premiums with 84% Increase**

Form: 7031 et al

Annual Premiums per \$10 Daily Benefit

Issue Age	Lifetime Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	90.78	81.47	137.33	121.04	186.21	167.59		
19	90.78	81.47	137.33	121.04	186.21	167.59		
20	90.78	81.47	137.33	121.04	186.21	167.59		
21	90.78	81.47	137.33	121.04	186.21	167.59		
22	90.78	81.47	137.33	121.04	186.21	167.59		
23	90.78	81.47	137.33	121.04	186.21	167.59		
24	90.78	81.47	137.33	121.04	186.21	167.59		
25	97.76	90.78	146.64	130.35	202.50	181.55		
26	97.76	90.78	146.64	130.35	202.50	181.55		
27	97.76	90.78	146.64	130.35	202.50	181.55		
28	97.76	90.78	146.64	130.35	202.50	181.55		
29	97.76	90.78	146.64	130.35	202.50	181.55		
30	107.07	95.43	158.28	139.66	218.79	197.85		
31	107.07	95.43	158.28	139.66	218.79	197.85		
32	107.07	95.43	158.28	139.66	218.79	197.85		
33	107.07	95.43	158.28	139.66	218.79	197.85		
34	107.07	95.43	158.28	139.66	218.79	197.85		
35	114.05	104.74	172.24	151.29	235.09	211.81		
36	114.05	104.74	172.24	151.29	235.09	211.81		
37	114.05	104.74	172.24	151.29	235.09	211.81		
38	114.05	104.74	172.24	151.29	235.09	211.81		
39	114.05	104.74	172.24	151.29	235.09	211.81		
40	123.36	111.72	186.21	165.26	253.71	228.10		
41	123.36	111.72	186.21	165.26	253.71	228.10		
42	123.36	111.72	186.21	165.26	253.71	228.10		
43	123.36	111.72	186.21	165.26	253.71	228.10		
44	123.36	111.72	186.21	165.26	253.71	228.10		
45	123.36	111.72	186.21	165.26	253.71	228.10		
46	128.02	116.38	190.86	167.59	258.36	232.76		
47	130.35	118.71	193.19	167.59	265.35	237.42		
48	130.35	121.04	195.52	172.24	267.67	242.07		
49	132.67	121.04	200.17	174.57	270.00	244.40		
50	135.00	121.04	202.50	176.90	272.33	244.40		
51	137.33	125.69	207.16	183.88	276.98	249.05		
52	144.31	130.35	216.47	188.54	286.29	258.36		
53	146.64	135.00	225.78	200.17	297.93	267.67		
54	155.95	139.66	239.74	214.14	307.24	276.98		
55	162.93	148.97	253.71	228.10	323.54	290.95		
56	174.57	158.28	272.33	244.40	342.16	307.24		
57	188.54	167.59	288.62	263.02	360.78	323.54		
58	195.52	176.90	311.90	283.97	381.73	346.81		
59	216.47	193.19	332.85	302.59	407.33	365.43		
60	228.10	202.50	353.80	323.54	430.61	388.71		
61	246.73	218.79	381.73	351.47	458.54	414.31		
62	265.35	237.42	407.33	370.09	488.80	442.24		
63	283.97	256.04	425.95	391.04	523.71	474.83		
64	302.59	272.33	446.90	407.33	556.30	507.42		
65	328.19	293.28	467.85	425.95	593.54	542.33		
66	353.80	318.88	495.78	449.23	637.76	579.57		
67	386.38	349.14	540.00	486.47	686.64	623.80		
68	428.28	386.38	598.19	544.66	742.50	675.00		
69	474.83	428.28	675.00	609.83	810.00	733.19		
70	530.69	477.16	763.45	691.30	882.16	791.38		
71	588.88	530.69	856.56	775.09	961.30	861.21		
72	658.71	593.54	956.64	863.54	1,059.06	947.33		
73	735.52	661.04	1,056.73	954.32	1,154.49	1,035.78		
74	816.99	730.87	1,163.80	1,052.08	1,266.21	1,138.20		
75	910.09	810.00	1,277.85	1,149.83	1,384.92	1,249.92		
76	1,003.20	898.45	1,398.89	1,259.23	1,512.94	1,370.96		
77	1,103.28	986.90	1,526.91	1,375.61	1,643.29	1,491.99		
78	1,198.71	1,075.35	1,657.25	1,494.32	1,768.98	1,608.37		
79	1,296.47	1,166.13	1,789.92	1,617.68	1,901.65	1,727.08		
80	1,398.89	1,261.56	1,931.91	1,750.36	2,034.32	1,848.11		
81	1,517.60	1,368.63	2,087.86	1,896.99	2,185.62	1,985.44		
82	1,652.60	1,491.99	2,269.41	2,062.25	2,353.20	2,136.74		
83	1,810.87	1,638.63	2,476.57	2,250.79	2,544.07	2,311.31		
84	2,001.74	1,806.22	2,718.64	2,469.58	2,762.86	2,511.48		
85	2,183.29	1,969.15	2,963.03	2,690.71	3,011.91	2,739.59		
86	2,381.13	2,146.05	3,230.71	2,932.78	3,284.24	2,983.98		
87	2,595.27	2,339.24	3,521.66	3,198.12	3,579.85	3,253.98		
88	2,828.03	2,551.05	3,840.54	3,486.74	3,901.06	3,547.26		
89	3,084.07	2,779.15	4,185.02	3,798.64	4,254.85	3,866.14		
90	3,361.05	3,030.54	4,559.77	4,140.80	4,638.91	4,212.96		
91	3,665.97	3,302.86	4,969.43	4,513.22	5,053.22	4,592.35		
92	3,994.16	3,600.80	5,418.65	4,918.22	5,509.43	5,004.34		
93	4,352.61	3,926.66	5,905.12	5,362.79	6,005.21	5,455.89		
94	4,745.98	4,278.13	6,435.81	5,844.60	6,547.54	5,947.02		
95	4,745.98	4,278.13	6,435.81	5,844.60	6,547.54	5,947.02		
96	4,745.98	4,278.13	6,435.81	5,844.60	6,547.54	5,947.02		
97	4,745.98	4,278.13	6,435.81	5,844.60	6,547.54	5,947.02		
98	4,745.98	4,278.13	6,435.81	5,844.60	6,547.54	5,947.02		
99	4,745.98	4,278.13	6,435.81	5,844.60	6,547.54	5,947.02		
100	4,745.98	4,278.13	6,435.81	5,844.60	6,547.54	5,947.02		

Exhibit III

**Genworth Life Insurance Company
Annual Premiums with 68% Increase**

Form: 7031 et al

Annual Premiums per \$10 Daily Benefit

6 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	70.13	65.88	104.13	93.51	146.64	136.01
19	70.13	65.88	104.13	93.51	146.64	136.01
20	70.13	65.88	104.13	93.51	146.64	136.01
21	70.13	65.88	104.13	93.51	146.64	136.01
22	70.13	65.88	104.13	93.51	146.64	136.01
23	70.13	65.88	104.13	93.51	146.64	136.01
24	70.13	65.88	104.13	93.51	146.64	136.01
25	76.51	70.13	112.64	99.88	159.39	144.51
26	76.51	70.13	112.64	99.88	159.39	144.51
27	76.51	70.13	112.64	99.88	159.39	144.51
28	76.51	70.13	112.64	99.88	159.39	144.51
29	76.51	70.13	112.64	99.88	159.39	144.51
30	82.88	74.38	123.26	110.51	172.14	155.14
31	82.88	74.38	123.26	110.51	172.14	155.14
32	82.88	74.38	123.26	110.51	172.14	155.14
33	82.88	74.38	123.26	110.51	172.14	155.14
34	82.88	74.38	123.26	110.51	172.14	155.14
35	89.26	82.88	133.89	119.01	187.02	167.89
36	89.26	82.88	133.89	119.01	187.02	167.89
37	89.26	82.88	133.89	119.01	187.02	167.89
38	89.26	82.88	133.89	119.01	187.02	167.89
39	89.26	82.88	133.89	119.01	187.02	167.89
40	97.76	87.13	144.51	127.51	199.77	180.64
41	97.76	87.13	144.51	127.51	199.77	180.64
42	97.76	87.13	144.51	127.51	199.77	180.64
43	97.76	87.13	144.51	127.51	199.77	180.64
44	97.76	87.13	144.51	127.51	199.77	180.64
45	97.76	87.13	144.51	127.51	199.77	180.64
46	99.88	89.26	146.64	129.64	204.02	184.89
47	102.01	91.38	148.76	133.89	208.27	187.02
48	102.01	91.38	153.01	136.01	210.39	191.27
49	104.13	93.51	155.14	138.14	212.52	191.27
50	104.13	93.51	157.26	140.26	214.65	193.39
51	106.26	95.63	161.52	144.51	218.90	197.64
52	110.51	97.76	165.77	148.76	225.27	204.02
53	112.64	99.88	174.27	155.14	231.65	208.27
54	119.01	108.39	184.89	165.77	242.27	216.77
55	127.51	114.76	197.64	178.52	250.77	225.27
56	133.89	121.14	208.27	187.02	263.52	235.90
57	144.51	127.51	221.02	199.77	278.40	250.77
58	155.14	138.14	240.15	214.65	295.40	265.65
59	165.77	148.76	257.15	231.65	314.53	280.53
60	178.52	157.26	274.15	248.65	335.78	301.78
61	191.27	170.02	295.40	265.65	359.16	320.91
62	206.14	182.77	316.65	284.78	382.54	344.28
63	218.90	195.52	333.66	301.78	408.04	365.53
64	235.90	210.39	352.78	316.65	433.54	388.91
65	252.90	225.27	371.91	333.66	459.04	410.16
66	272.03	244.40	395.29	354.91	488.80	437.79
67	295.40	263.52	427.17	384.66	524.92	469.67
68	331.53	295.40	476.04	427.17	571.68	514.30
69	365.53	327.28	531.30	476.04	624.81	556.80
70	405.91	365.53	595.06	533.43	682.19	609.93
71	456.92	408.04	667.31	597.18	745.95	667.31
72	514.30	459.04	741.69	665.19	822.45	733.19
73	571.68	507.92	816.08	728.94	898.96	803.33
74	637.56	567.43	898.96	801.20	988.22	881.96
75	707.69	629.06	986.09	884.08	1,081.73	966.97
76	782.07	694.94	1,081.73	966.97	1,179.49	1,056.22
77	864.96	771.45	1,181.61	1,058.35	1,285.75	1,151.86
78	943.59	841.58	1,287.87	1,151.86	1,385.63	1,245.37
79	1,024.35	915.96	1,392.01	1,249.62	1,491.89	1,338.88
80	1,109.35	990.34	1,506.77	1,353.75	1,602.40	1,438.76
81	1,207.11	1,081.73	1,632.15	1,468.51	1,719.29	1,547.15
82	1,319.75	1,183.74	1,774.54	1,600.28	1,857.42	1,670.41
83	1,449.39	1,300.62	1,938.18	1,744.79	2,008.31	1,806.42
84	1,606.65	1,438.76	2,125.20	1,914.81	2,184.71	1,967.94
85	1,751.16	1,568.40	2,316.47	2,086.95	2,380.22	2,144.33
86	1,908.43	1,710.79	2,524.74	2,276.09	2,592.74	2,337.72
87	2,080.57	1,865.93	2,752.13	2,480.11	2,826.52	2,548.11
88	2,267.59	2,031.69	3,000.78	2,703.25	3,081.54	2,775.51
89	2,471.61	2,214.46	3,270.68	2,947.65	3,357.82	3,026.28
90	2,694.75	2,414.23	3,566.09	3,211.18	3,659.59	3,298.31
91	2,934.90	2,631.00	3,886.99	3,500.20	3,991.13	3,595.84
92	3,200.55	2,869.02	4,235.52	3,814.73	4,348.16	3,920.99
93	3,487.45	3,128.29	4,618.06	4,159.02	4,741.32	4,273.78
94	3,804.11	3,408.82	5,032.47	4,535.18	5,166.36	4,660.56
95	3,804.11	3,408.82	5,032.47	4,535.18	5,166.36	4,660.56
96	3,804.11	3,408.82	5,032.47	4,535.18	5,166.36	4,660.56
97	3,804.11	3,408.82	5,032.47	4,535.18	5,166.36	4,660.56
98	3,804.11	3,408.82	5,032.47	4,535.18	5,166.36	4,660.56
99	3,804.11	3,408.82	5,032.47	4,535.18	5,166.36	4,660.56
100	3,804.11	3,408.82	5,032.47	4,535.18	5,166.36	4,660.56

Exhibit III

**Genworth Life Insurance Company
Annual Premiums with 68% Increase**

Form: 7031 et al

Annual Premiums per \$10 Daily Benefit

4 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
	50 Days	100 Days	50 Days	100 Days	50 Days	100 Days
18	59.51	53.13	89.26	80.76	125.39	112.64
19	59.51	53.13	89.26	80.76	125.39	112.64
20	59.51	53.13	89.26	80.76	125.39	112.64
21	59.51	53.13	89.26	80.76	125.39	112.64
22	59.51	53.13	89.26	80.76	125.39	112.64
23	59.51	53.13	89.26	80.76	125.39	112.64
24	59.51	53.13	89.26	80.76	125.39	112.64
25	61.63	57.38	95.63	85.01	133.89	123.26
26	61.63	57.38	95.63	85.01	133.89	123.26
27	61.63	57.38	95.63	85.01	133.89	123.26
28	61.63	57.38	95.63	85.01	133.89	123.26
29	61.63	57.38	95.63	85.01	133.89	123.26
30	70.13	59.51	102.01	93.51	144.51	133.89
31	70.13	59.51	102.01	93.51	144.51	133.89
32	70.13	59.51	102.01	93.51	144.51	133.89
33	70.13	59.51	102.01	93.51	144.51	133.89
34	70.13	59.51	102.01	93.51	144.51	133.89
35	74.38	65.88	112.64	99.88	157.26	142.39
36	74.38	65.88	112.64	99.88	157.26	142.39
37	74.38	65.88	112.64	99.88	157.26	142.39
38	74.38	65.88	112.64	99.88	157.26	142.39
39	74.38	65.88	112.64	99.88	157.26	142.39
40	80.76	70.13	119.01	110.51	170.02	153.01
41	80.76	70.13	119.01	110.51	170.02	153.01
42	80.76	70.13	119.01	110.51	170.02	153.01
43	80.76	70.13	119.01	110.51	170.02	153.01
44	80.76	70.13	119.01	110.51	170.02	153.01
45	80.76	70.13	119.01	110.51	170.02	153.01
46	80.76	70.13	121.14	110.51	172.14	155.14
47	82.88	72.26	123.26	112.64	176.39	159.39
48	85.01	74.38	125.39	114.76	178.52	161.52
49	85.01	74.38	127.51	114.76	178.52	161.52
50	87.13	74.38	129.64	116.89	178.52	163.64
51	87.13	74.38	131.76	119.01	184.89	165.77
52	91.38	80.76	138.14	125.39	187.02	167.89
53	95.63	82.88	144.51	127.51	191.27	172.14
54	99.88	87.13	148.76	136.01	199.77	180.64
55	104.13	93.51	159.39	142.39	206.14	182.77
56	110.51	97.76	170.02	153.01	216.77	191.27
57	116.89	106.26	182.77	161.52	229.52	204.02
58	127.51	112.64	193.39	172.14	242.27	212.52
59	138.14	121.14	208.27	184.89	259.27	227.40
60	144.51	127.51	227.40	199.77	276.28	244.40
61	157.26	140.26	242.27	214.65	295.40	261.40
62	172.14	153.01	261.40	231.65	316.65	278.40
63	182.77	159.39	280.53	246.52	335.78	293.28
64	193.39	172.14	297.53	265.65	352.78	312.40
65	206.14	180.64	316.65	282.65	371.91	327.28
66	223.15	195.52	337.91	301.78	395.29	346.41
67	242.27	214.65	365.53	325.16	425.04	374.04
68	269.90	238.02	403.79	359.16	465.42	408.04
69	299.65	265.65	444.17	395.29	507.92	448.42
70	333.66	295.40	495.17	437.79	558.93	493.05
71	376.16	333.66	546.18	484.55	614.18	546.18
72	420.79	371.91	607.81	535.55	675.81	603.56
73	469.67	418.66	669.44	590.81	745.95	660.94
74	522.80	465.42	733.19	648.19	816.08	724.69
75	584.43	520.67	805.45	711.94	894.71	792.70
76	650.31	578.05	886.21	782.07	979.72	864.96
77	718.32	637.56	971.22	860.71	1,068.98	943.59
78	790.57	701.32	1,058.35	939.34	1,156.11	1,020.10
79	864.96	767.20	1,147.61	1,020.10	1,245.37	1,100.85
80	941.46	835.20	1,247.49	1,107.23	1,343.13	1,187.99
81	1,028.60	911.71	1,358.00	1,207.11	1,445.14	1,281.50
82	1,130.61	1,003.09	1,477.01	1,315.50	1,562.02	1,385.63
83	1,245.37	1,105.10	1,615.15	1,438.76	1,695.91	1,504.64
84	1,383.51	1,226.24	1,768.17	1,576.90	1,846.80	1,638.53
85	1,508.89	1,336.75	1,927.56	1,719.29	2,012.56	1,787.29
86	1,644.90	1,457.89	2,101.82	1,874.43	2,193.21	1,946.68
87	1,793.67	1,589.65	2,288.84	2,042.32	2,390.85	2,123.07
88	1,953.06	1,734.16	2,494.98	2,227.21	2,607.62	2,314.34
89	2,129.45	1,889.30	2,720.26	2,426.98	2,841.39	2,520.49
90	2,320.72	2,059.32	2,964.65	2,645.87	3,096.42	2,747.88
91	2,531.11	2,244.21	3,232.43	2,881.77	3,374.82	2,996.53
92	2,758.51	2,446.11	3,521.46	3,141.05	3,680.85	3,264.31
93	3,007.16	2,665.00	3,838.11	3,423.70	4,012.38	3,559.71
94	3,277.06	2,905.15	4,184.52	3,729.73	4,373.66	3,878.49
95	3,277.06	2,905.15	4,184.52	3,729.73	4,373.66	3,878.49
96	3,277.06	2,905.15	4,184.52	3,729.73	4,373.66	3,878.49
97	3,277.06	2,905.15	4,184.52	3,729.73	4,373.66	3,878.49
98	3,277.06	2,905.15	4,184.52	3,729.73	4,373.66	3,878.49
99	3,277.06	2,905.15	4,184.52	3,729.73	4,373.66	3,878.49
100	3,277.06	2,905.15	4,184.52	3,729.73	4,373.66	3,878.49

Exhibit III

**Genworth Life Insurance Company
Annual Premiums with 68% Increase**

Form: 7031 et al

Annual Premiums per \$10 Daily Benefit

3 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
	50 Days	100 Days	50 Days	100 Days	50 Days	100 Days
18	53.13	46.75	76.51	68.01	110.51	97.76
19	53.13	46.75	76.51	68.01	110.51	97.76
20	53.13	46.75	76.51	68.01	110.51	97.76
21	53.13	46.75	76.51	68.01	110.51	97.76
22	53.13	46.75	76.51	68.01	110.51	97.76
23	53.13	46.75	76.51	68.01	110.51	97.76
24	53.13	46.75	76.51	68.01	110.51	97.76
25	57.38	51.00	82.88	74.38	116.89	106.26
26	57.38	51.00	82.88	74.38	116.89	106.26
27	57.38	51.00	82.88	74.38	116.89	106.26
28	57.38	51.00	82.88	74.38	116.89	106.26
29	57.38	51.00	82.88	74.38	116.89	106.26
30	59.51	55.26	89.26	80.76	127.51	112.64
31	59.51	55.26	89.26	80.76	127.51	112.64
32	59.51	55.26	89.26	80.76	127.51	112.64
33	59.51	55.26	89.26	80.76	127.51	112.64
34	59.51	55.26	89.26	80.76	127.51	112.64
35	63.76	57.38	97.76	85.01	138.14	123.26
36	63.76	57.38	97.76	85.01	138.14	123.26
37	63.76	57.38	97.76	85.01	138.14	123.26
38	63.76	57.38	97.76	85.01	138.14	123.26
39	63.76	57.38	97.76	85.01	138.14	123.26
40	70.13	61.63	104.13	93.51	146.64	133.89
41	70.13	61.63	104.13	93.51	146.64	133.89
42	70.13	61.63	104.13	93.51	146.64	133.89
43	70.13	61.63	104.13	93.51	146.64	133.89
44	70.13	61.63	104.13	93.51	146.64	133.89
45	70.13	61.63	104.13	93.51	146.64	133.89
46	78.63	65.88	106.26	95.63	148.76	136.01
47	80.76	65.88	110.51	97.76	155.14	136.01
48	80.76	65.88	110.51	97.76	155.14	138.14
49	80.76	65.88	112.64	99.88	157.26	140.26
50	82.88	68.01	112.64	99.88	157.26	140.26
51	85.01	70.13	114.76	102.01	159.39	142.39
52	87.13	70.13	119.01	108.39	163.64	146.64
53	89.26	72.26	125.39	110.51	167.89	150.89
54	91.38	74.38	133.89	119.01	174.27	153.01
55	97.76	80.76	142.39	125.39	182.77	159.39
56	102.01	85.01	148.76	133.89	189.14	167.89
57	112.64	91.38	159.39	142.39	199.77	178.52
58	119.01	97.76	172.14	153.01	212.52	184.89
59	129.64	106.26	184.89	161.52	227.40	197.64
60	140.26	114.76	197.64	172.14	242.27	212.52
61	148.76	125.39	212.52	184.89	261.40	227.40
62	161.52	133.89	229.52	199.77	274.15	242.27
63	174.27	144.51	242.27	214.65	293.28	257.15
64	184.89	153.01	261.40	229.52	308.15	269.90
65	197.64	163.64	276.28	244.40	327.28	289.03
66	212.52	174.27	299.65	263.52	346.41	303.90
67	231.65	191.27	323.03	284.78	371.91	325.16
68	255.02	210.39	354.91	312.40	405.91	357.03
69	284.78	235.90	388.91	342.16	444.17	391.04
70	316.65	263.52	427.17	378.29	486.67	429.29
71	354.91	293.28	476.04	418.66	535.55	473.92
72	399.54	331.53	527.05	463.29	590.81	522.80
73	444.17	367.66	580.18	510.05	648.19	573.80
74	495.17	408.04	637.56	563.18	709.82	629.06
75	552.55	454.79	703.44	618.43	779.95	686.44
76	612.06	501.55	771.45	680.06	847.95	750.20
77	677.94	558.93	847.95	745.95	926.59	818.20
78	745.95	614.18	922.34	813.95	1,000.97	884.08
79	813.95	671.56	998.84	884.08	1,075.35	949.96
80	888.33	735.32	1,081.73	958.47	1,156.11	1,020.10
81	975.47	805.45	1,175.24	1,041.35	1,245.37	1,098.73
82	1,068.98	886.21	1,277.25	1,130.61	1,343.13	1,185.86
83	1,179.49	975.47	1,392.01	1,234.74	1,455.76	1,285.75
84	1,307.00	1,081.73	1,525.89	1,353.75	1,583.27	1,398.38
85	1,423.88	1,177.36	1,661.91	1,477.01	1,727.79	1,523.77
86	1,549.27	1,283.62	1,810.67	1,610.90	1,882.93	1,661.91
87	1,689.53	1,400.51	1,974.31	1,755.42	2,052.94	1,812.80
88	1,840.42	1,523.77	2,152.83	1,912.68	2,237.84	1,974.31
89	2,006.19	1,664.03	2,346.22	2,084.82	2,439.73	2,152.83
90	2,186.83	1,812.80	2,558.74	2,273.96	2,658.63	2,346.22
91	2,382.35	1,976.44	2,788.26	2,480.11	2,898.77	2,556.62
92	2,596.99	2,154.95	3,039.04	2,701.13	3,160.17	2,788.26
93	2,828.64	2,348.35	3,313.19	2,945.53	3,444.95	3,036.91
94	3,085.79	2,560.87	3,610.71	3,209.05	3,755.23	3,311.06
95	3,085.79	2,560.87	3,610.71	3,209.05	3,755.23	3,311.06
96	3,085.79	2,560.87	3,610.71	3,209.05	3,755.23	3,311.06
97	3,085.79	2,560.87	3,610.71	3,209.05	3,755.23	3,311.06
98	3,085.79	2,560.87	3,610.71	3,209.05	3,755.23	3,311.06
99	3,085.79	2,560.87	3,610.71	3,209.05	3,755.23	3,311.06
100	3,085.79	2,560.87	3,610.71	3,209.05	3,755.23	3,311.06

Exhibit III

**Genworth Life Insurance Company
Annual Premiums with 68% Increase**

Form: 7031 et al

Annual Premiums per \$10 Daily Benefit

2 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	42.50	38.25	59.51	53.13	85.01	74.38
19	42.50	38.25	59.51	53.13	85.01	74.38
20	42.50	38.25	59.51	53.13	85.01	74.38
21	42.50	38.25	59.51	53.13	85.01	74.38
22	42.50	38.25	59.51	53.13	85.01	74.38
23	42.50	38.25	59.51	53.13	85.01	74.38
24	42.50	38.25	59.51	53.13	85.01	74.38
25	46.75	40.38	61.63	57.38	91.38	80.76
26	46.75	40.38	61.63	57.38	91.38	80.76
27	46.75	40.38	61.63	57.38	91.38	80.76
28	46.75	40.38	61.63	57.38	91.38	80.76
29	46.75	40.38	61.63	57.38	91.38	80.76
30	51.00	42.50	70.13	59.51	99.88	85.01
31	51.00	42.50	70.13	59.51	99.88	85.01
32	51.00	42.50	70.13	59.51	99.88	85.01
33	51.00	42.50	70.13	59.51	99.88	85.01
34	51.00	42.50	70.13	59.51	99.88	85.01
35	55.26	46.75	74.38	65.88	106.26	91.38
36	55.26	46.75	74.38	65.88	106.26	91.38
37	55.26	46.75	74.38	65.88	106.26	91.38
38	55.26	46.75	74.38	65.88	106.26	91.38
39	55.26	46.75	74.38	65.88	106.26	91.38
40	59.51	51.00	80.76	70.13	114.76	99.88
41	59.51	51.00	80.76	70.13	114.76	99.88
42	59.51	51.00	80.76	70.13	114.76	99.88
43	59.51	51.00	80.76	70.13	114.76	99.88
44	59.51	51.00	80.76	70.13	114.76	99.88
45	59.51	51.00	80.76	70.13	114.76	99.88
46	59.51	53.13	82.88	72.26	116.89	99.88
47	59.51	53.13	85.01	74.38	119.01	102.01
48	59.51	53.13	87.13	74.38	121.14	106.26
49	61.63	55.26	87.13	74.38	121.14	106.26
50	61.63	55.26	89.26	78.63	123.26	108.39
51	61.63	55.26	91.38	80.76	123.26	108.39
52	63.76	57.38	91.38	82.88	127.51	110.51
53	68.01	57.38	99.88	87.13	131.76	114.76
54	70.13	59.51	104.13	91.38	138.14	119.01
55	74.38	65.88	112.64	97.76	142.39	125.39
56	76.51	65.88	116.89	102.01	146.64	127.51
57	82.88	70.13	127.51	110.51	157.26	136.01
58	89.26	74.38	133.89	119.01	167.89	146.64
59	97.76	82.88	144.51	125.39	178.52	153.01
60	104.13	91.38	155.14	136.01	189.14	165.77
61	112.64	99.88	165.77	144.51	204.02	180.64
62	125.39	110.51	178.52	153.01	216.77	189.14
63	131.76	116.89	191.27	165.77	229.52	204.02
64	140.26	123.26	206.14	178.52	242.27	212.52
65	148.76	131.76	221.02	189.14	259.27	225.27
66	161.52	144.51	238.02	206.14	272.03	238.02
67	176.39	153.01	255.02	221.02	295.40	259.27
68	195.52	170.02	278.40	242.27	320.91	280.53
69	214.65	189.14	306.03	267.78	350.66	306.03
70	242.27	212.52	333.66	293.28	382.54	331.53
71	267.78	238.02	365.53	318.78	418.66	367.66
72	301.78	265.65	405.91	354.91	461.17	399.54
73	333.66	295.40	448.42	393.16	503.67	439.92
74	369.78	325.16	497.30	433.54	550.43	484.55
75	410.16	357.03	550.43	480.30	601.43	529.17
76	452.67	395.29	603.56	529.17	658.81	578.05
77	503.67	437.79	660.94	578.05	711.94	626.93
78	554.68	484.55	716.19	626.93	767.20	675.81
79	607.81	531.30	773.57	677.94	822.45	720.44
80	667.31	586.56	833.08	731.07	881.96	771.45
81	731.07	646.06	898.96	788.45	945.71	826.70
82	803.33	711.94	975.47	854.33	1,017.97	888.33
83	884.08	782.07	1,060.47	930.84	1,098.73	956.34
84	977.59	864.96	1,162.48	1,020.10	1,192.24	1,041.35
85	1,064.73	943.59	1,268.74	1,109.35	1,300.62	1,132.73
86	1,162.48	1,028.60	1,381.38	1,209.24	1,417.51	1,234.74
87	1,268.74	1,122.11	1,506.77	1,317.62	1,545.02	1,345.25
88	1,381.38	1,221.99	1,642.78	1,436.64	1,683.16	1,466.39
89	1,506.77	1,332.50	1,791.54	1,566.27	1,834.05	1,598.15
90	1,642.78	1,453.64	1,950.93	1,708.66	1,999.81	1,742.66
91	1,791.54	1,585.40	2,127.33	1,861.68	2,180.46	1,897.80
92	1,950.93	1,725.66	2,318.59	2,029.57	2,375.97	2,069.94
93	2,127.33	1,880.80	2,526.86	2,212.33	2,588.49	2,256.96
94	2,318.59	2,050.82	2,754.26	2,409.98	2,822.27	2,458.86
95	2,318.59	2,050.82	2,754.26	2,409.98	2,822.27	2,458.86
96	2,318.59	2,050.82	2,754.26	2,409.98	2,822.27	2,458.86
97	2,318.59	2,050.82	2,754.26	2,409.98	2,822.27	2,458.86
98	2,318.59	2,050.82	2,754.26	2,409.98	2,822.27	2,458.86
99	2,318.59	2,050.82	2,754.26	2,409.98	2,822.27	2,458.86
100	2,318.59	2,050.82	2,754.26	2,409.98	2,822.27	2,458.86

Exhibit III

**Genworth Life Insurance Company
Annual Premiums with 84% Increase**

Form: 7032 et al

Annual Premiums per \$10 Daily Benefit

Issue Age	Lifetime Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	48.88	37.24	90.78	69.83	116.38	86.12		
19	48.88	37.24	90.78	69.83	116.38	86.12		
20	48.88	37.24	90.78	69.83	116.38	86.12		
21	48.88	37.24	90.78	69.83	116.38	86.12		
22	48.88	37.24	90.78	69.83	116.38	86.12		
23	48.88	37.24	90.78	69.83	116.38	86.12		
24	48.88	37.24	90.78	69.83	116.38	86.12		
25	55.86	44.22	104.74	81.47	135.00	100.09		
26	55.86	44.22	104.74	81.47	135.00	100.09		
27	55.86	44.22	104.74	81.47	135.00	100.09		
28	55.86	44.22	104.74	81.47	135.00	100.09		
29	55.86	44.22	104.74	81.47	135.00	100.09		
30	65.17	48.88	121.04	90.78	153.62	116.38		
31	65.17	48.88	121.04	90.78	153.62	116.38		
32	65.17	48.88	121.04	90.78	153.62	116.38		
33	65.17	48.88	121.04	90.78	153.62	116.38		
34	65.17	48.88	121.04	90.78	153.62	116.38		
35	74.48	55.86	139.66	104.74	179.23	132.67		
36	74.48	55.86	139.66	104.74	179.23	132.67		
37	74.48	55.86	139.66	104.74	179.23	132.67		
38	74.48	55.86	139.66	104.74	179.23	132.67		
39	74.48	55.86	139.66	104.74	179.23	132.67		
40	86.12	65.17	162.93	121.04	204.83	151.29		
41	86.12	65.17	162.93	121.04	204.83	151.29		
42	86.12	65.17	162.93	121.04	204.83	151.29		
43	86.12	65.17	162.93	121.04	204.83	151.29		
44	86.12	65.17	162.93	121.04	204.83	151.29		
45	86.12	65.17	162.93	121.04	204.83	151.29		
46	95.43	72.16	169.91	130.35	216.47	162.93		
47	95.43	72.16	172.24	130.35	218.79	162.93		
48	97.76	72.16	179.23	132.67	223.45	167.59		
49	97.76	74.48	179.23	135.00	225.78	169.91		
50	102.41	74.48	181.55	135.00	230.43	172.24		
51	104.74	79.14	188.54	141.98	237.42	181.55		
52	114.05	83.79	197.85	148.97	249.05	188.54		
53	116.38	86.12	202.50	153.62	258.36	195.52		
54	123.36	95.43	214.14	158.28	272.33	204.83		
55	137.33	102.41	232.76	179.23	300.26	225.78		
56	146.64	114.05	253.71	195.52	323.54	253.71		
57	158.28	123.36	272.33	209.48	351.47	270.00		
58	179.23	137.33	300.26	225.78	381.73	293.28		
59	197.85	148.97	325.86	249.05	416.64	316.55		
60	218.79	169.91	356.12	281.64	453.88	356.12		
61	239.74	195.52	400.35	325.86	502.76	407.33		
62	270.00	207.16	444.57	342.16	546.99	453.88		
63	300.26	242.07	491.12	398.02	621.47	502.76		
64	335.17	263.02	544.66	428.28	688.97	542.33		
65	370.09	302.59	593.54	484.14	747.16	609.83		
66	402.67	318.88	630.78	507.42	798.37	640.09		
67	442.24	351.47	691.30	551.64	865.87	688.97		
68	486.47	400.35	754.14	614.49	942.68	765.78		
69	546.99	432.93	837.94	663.37	1,042.76	826.30		
70	605.18	479.49	917.07	728.54	1,135.87	905.44		
71	661.04	523.71	993.89	786.73	1,217.33	968.28		
72	726.21	577.24	1,082.33	863.54	1,312.77	1,047.42		
73	807.68	647.07	1,184.75	951.99	1,419.84	1,145.18		
74	889.14	714.57	1,296.47	1,042.76	1,529.23	1,231.30		
75	984.57	782.07	1,431.47	1,135.87	1,657.25	1,319.75		
76	1,100.95	872.85	1,573.46	1,245.27	1,803.89	1,429.15		
77	1,228.97	982.25	1,741.04	1,394.23	1,959.84	1,568.80		
78	1,361.65	1,082.33	1,901.65	1,515.27	2,113.46	1,687.51		
79	1,480.35	1,191.73	2,052.94	1,650.27	2,239.15	1,803.89		
80	1,617.68	1,298.80	2,208.89	1,775.96	2,376.48	1,910.96		
81	1,766.65	1,412.85	2,392.77	1,910.96	2,534.76	2,027.34		
82	1,917.94	1,536.22	2,560.36	2,048.29	2,697.69	2,160.01		
83	2,099.50	1,675.87	2,774.50	2,215.88	2,890.88	2,311.31		
84	2,276.39	1,810.87	2,965.36	2,360.19	3,081.74	2,457.95		
85	2,390.45	1,901.65	3,112.00	2,478.89	3,235.36	2,578.98		
86	2,509.15	1,997.08	3,267.95	2,602.26	3,395.97	2,709.33		
87	2,634.84	2,097.17	3,430.88	2,732.60	3,565.88	2,844.33		
88	2,767.52	2,201.91	3,603.12	2,867.60	3,745.11	2,986.31		
89	2,904.84	2,311.31	3,784.68	3,011.91	3,931.32	3,135.28		
90	3,049.16	2,427.69	3,973.21	3,163.21	4,129.16	3,293.55		
91	3,202.78	2,548.72	4,171.06	3,321.49	4,333.99	3,456.49		
92	3,363.38	2,676.74	4,380.54	3,486.74	4,552.79	3,631.06		
93	3,530.97	2,809.41	4,599.34	3,661.31	4,778.56	3,812.61		
94	3,707.87	2,951.40	4,829.77	3,842.87	5,018.31	4,001.14		
95	3,707.87	2,951.40	4,829.77	3,842.87	5,018.31	4,001.14		
96	3,707.87	2,951.40	4,829.77	3,842.87	5,018.31	4,001.14		
97	3,707.87	2,951.40	4,829.77	3,842.87	5,018.31	4,001.14		
98	3,707.87	2,951.40	4,829.77	3,842.87	5,018.31	4,001.14		
99	3,707.87	2,951.40	4,829.77	3,842.87	5,018.31	4,001.14		
100	3,707.87	2,951.40	4,829.77	3,842.87	5,018.31	4,001.14		

Exhibit III

**Genworth Life Insurance Company
Annual Premiums with 68% Increase**

Form: 7032 et al

Annual Premiums per \$10 Daily Benefit

6 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	40.38	29.75	72.26	55.26	91.38	65.88
19	40.38	29.75	72.26	55.26	91.38	65.88
20	40.38	29.75	72.26	55.26	91.38	65.88
21	40.38	29.75	72.26	55.26	91.38	65.88
22	40.38	29.75	72.26	55.26	91.38	65.88
23	40.38	29.75	72.26	55.26	91.38	65.88
24	40.38	29.75	72.26	55.26	91.38	65.88
25	44.63	34.00	80.76	61.63	106.26	76.51
26	44.63	34.00	80.76	61.63	106.26	76.51
27	44.63	34.00	80.76	61.63	106.26	76.51
28	44.63	34.00	80.76	61.63	106.26	76.51
29	44.63	34.00	80.76	61.63	106.26	76.51
30	51.00	40.38	93.51	72.26	121.14	89.26
31	51.00	40.38	93.51	72.26	121.14	89.26
32	51.00	40.38	93.51	72.26	121.14	89.26
33	51.00	40.38	93.51	72.26	121.14	89.26
34	51.00	40.38	93.51	72.26	121.14	89.26
35	59.51	44.63	108.39	80.76	138.14	102.01
36	59.51	44.63	108.39	80.76	138.14	102.01
37	59.51	44.63	108.39	80.76	138.14	102.01
38	59.51	44.63	108.39	80.76	138.14	102.01
39	59.51	44.63	108.39	80.76	138.14	102.01
40	68.01	51.00	125.39	93.51	157.26	116.89
41	68.01	51.00	125.39	93.51	157.26	116.89
42	68.01	51.00	125.39	93.51	157.26	116.89
43	68.01	51.00	125.39	93.51	157.26	116.89
44	68.01	51.00	125.39	93.51	157.26	116.89
45	68.01	51.00	125.39	93.51	157.26	116.89
46	74.38	57.38	129.64	97.76	165.77	123.26
47	74.38	57.38	133.89	97.76	167.89	123.26
48	76.51	57.38	136.01	102.01	170.02	125.39
49	76.51	59.51	136.01	104.13	172.14	127.51
50	80.76	59.51	140.26	104.13	174.27	129.64
51	82.88	61.63	144.51	110.51	184.89	138.14
52	89.26	63.76	150.89	112.64	191.27	142.39
53	91.38	65.88	155.14	116.89	197.64	148.76
54	95.63	72.26	163.64	121.14	206.14	155.14
55	106.26	78.63	174.27	133.89	227.40	170.02
56	112.64	87.13	191.27	144.51	244.40	187.02
57	123.26	93.51	204.02	157.26	261.40	199.77
58	136.01	104.13	225.27	167.89	282.65	216.77
59	150.89	110.51	244.40	182.77	310.28	231.65
60	167.89	127.51	265.65	210.39	337.91	263.52
61	182.77	148.76	297.53	242.27	374.04	301.78
62	204.02	157.26	333.66	252.90	410.16	335.78
63	227.40	182.77	365.53	293.28	461.17	369.78
64	252.90	197.64	403.79	314.53	512.17	399.54
65	280.53	227.40	442.04	354.91	554.68	448.42
66	303.90	240.15	467.54	374.04	590.81	471.79
67	335.78	263.52	512.17	403.79	643.94	505.80
68	367.66	297.53	558.93	450.54	697.07	561.05
69	412.29	323.03	618.43	488.80	771.45	605.68
70	456.92	357.03	680.06	535.55	843.70	663.06
71	497.30	391.04	735.32	575.93	903.21	709.82
72	550.43	431.42	801.20	633.31	971.22	767.20
73	609.93	482.42	877.71	699.19	1,049.85	837.33
74	671.56	535.55	958.47	765.07	1,130.61	903.21
75	743.82	586.56	1,060.47	833.08	1,228.37	966.97
76	830.95	650.31	1,164.61	911.71	1,336.75	1,047.72
77	926.59	735.32	1,290.00	1,020.10	1,451.51	1,149.73
78	1,028.60	807.58	1,406.88	1,109.35	1,566.27	1,236.87
79	1,115.73	890.46	1,519.52	1,211.36	1,659.78	1,321.87
80	1,219.86	971.22	1,634.28	1,300.62	1,768.17	1,404.76
81	1,330.38	1,054.10	1,772.42	1,400.51	1,889.30	1,491.89
82	1,447.26	1,149.73	1,893.55	1,500.39	2,014.69	1,591.77
83	1,585.40	1,251.74	2,052.94	1,623.65	2,159.20	1,704.41
84	1,715.04	1,353.75	2,193.21	1,729.91	2,301.59	1,814.92
85	1,802.17	1,421.76	2,303.72	1,817.05	2,418.48	1,904.18
86	1,891.43	1,491.89	2,418.48	1,908.43	2,537.49	1,999.81
87	1,987.06	1,566.27	2,539.61	2,004.06	2,665.00	2,099.70
88	2,084.82	1,644.90	2,667.13	2,103.95	2,798.89	2,205.96
89	2,188.96	1,727.79	2,801.01	2,208.08	2,939.15	2,316.47
90	2,299.47	1,812.80	2,941.28	2,318.59	3,085.79	2,431.23
91	2,414.23	1,904.18	3,087.92	2,435.48	3,240.93	2,552.37
92	2,535.36	1,999.81	3,240.93	2,556.62	3,402.45	2,679.88
93	2,660.75	2,099.70	3,404.57	2,684.13	3,572.46	2,813.76
94	2,794.64	2,203.83	3,574.59	2,818.02	3,750.98	2,956.15
95	2,794.64	2,203.83	3,574.59	2,818.02	3,750.98	2,956.15
96	2,794.64	2,203.83	3,574.59	2,818.02	3,750.98	2,956.15
97	2,794.64	2,203.83	3,574.59	2,818.02	3,750.98	2,956.15
98	2,794.64	2,203.83	3,574.59	2,818.02	3,750.98	2,956.15
99	2,794.64	2,203.83	3,574.59	2,818.02	3,750.98	2,956.15
100	2,794.64	2,203.83	3,574.59	2,818.02	3,750.98	2,956.15

Exhibit III

**Genworth Life Insurance Company
Annual Premiums with 68% Increase**

Form: 7032 et al

Annual Premiums per \$10 Daily Benefit

4 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	31.88	25.50	57.38	42.50	72.26	51.00
19	31.88	25.50	57.38	42.50	72.26	51.00
20	31.88	25.50	57.38	42.50	72.26	51.00
21	31.88	25.50	57.38	42.50	72.26	51.00
22	31.88	25.50	57.38	42.50	72.26	51.00
23	31.88	25.50	57.38	42.50	72.26	51.00
24	31.88	25.50	57.38	42.50	72.26	51.00
25	36.13	27.63	65.88	48.88	80.76	59.51
26	36.13	27.63	65.88	48.88	80.76	59.51
27	36.13	27.63	65.88	48.88	80.76	59.51
28	36.13	27.63	65.88	48.88	80.76	59.51
29	36.13	27.63	65.88	48.88	80.76	59.51
30	42.50	31.88	76.51	57.38	93.51	68.01
31	42.50	31.88	76.51	57.38	93.51	68.01
32	42.50	31.88	76.51	57.38	93.51	68.01
33	42.50	31.88	76.51	57.38	93.51	68.01
34	42.50	31.88	76.51	57.38	93.51	68.01
35	48.88	36.13	89.26	63.76	108.39	78.63
36	48.88	36.13	89.26	63.76	108.39	78.63
37	48.88	36.13	89.26	63.76	108.39	78.63
38	48.88	36.13	89.26	63.76	108.39	78.63
39	48.88	36.13	89.26	63.76	108.39	78.63
40	57.38	42.50	102.01	74.38	125.39	91.38
41	57.38	42.50	102.01	74.38	125.39	91.38
42	57.38	42.50	102.01	74.38	125.39	91.38
43	57.38	42.50	102.01	74.38	125.39	91.38
44	57.38	42.50	102.01	74.38	125.39	91.38
45	57.38	42.50	102.01	74.38	125.39	91.38
46	59.51	44.63	104.13	76.51	129.64	95.63
47	61.63	44.63	106.26	76.51	136.01	97.76
48	61.63	44.63	106.26	76.51	136.01	97.76
49	61.63	46.75	108.39	82.88	138.14	102.01
50	65.88	46.75	112.64	82.88	140.26	102.01
51	68.01	51.00	116.89	89.26	153.01	110.51
52	72.26	51.00	119.01	89.26	157.26	112.64
53	74.38	55.26	123.26	91.38	157.26	116.89
54	78.63	57.38	127.51	93.51	163.64	121.14
55	82.88	61.63	138.14	102.01	180.64	129.64
56	91.38	68.01	150.89	110.51	189.14	142.39
57	97.76	74.38	157.26	121.14	201.89	153.01
58	108.39	80.76	174.27	127.51	218.90	163.64
59	119.01	87.13	189.14	138.14	242.27	174.27
60	133.89	102.01	206.14	159.39	261.40	199.77
61	144.51	116.89	231.65	182.77	291.15	229.52
62	163.64	123.26	257.15	195.52	314.53	252.90
63	180.64	142.39	280.53	221.02	354.91	280.53
64	199.77	153.01	310.28	240.15	395.29	303.90
65	221.02	178.52	340.03	267.78	427.17	340.03
66	235.90	184.89	359.16	282.65	452.67	354.91
67	263.52	204.02	391.04	303.90	493.05	380.41
68	291.15	229.52	429.29	337.91	535.55	425.04
69	323.03	250.77	473.92	367.66	590.81	459.04
70	357.03	276.28	520.67	401.66	646.06	499.42
71	391.04	303.90	561.05	433.54	692.82	535.55
72	433.54	335.78	614.18	476.04	743.82	575.93
73	480.30	374.04	671.56	527.05	803.33	631.18
74	527.05	414.41	735.32	575.93	867.08	680.06
75	588.68	456.92	813.95	629.06	941.46	726.82
76	656.69	505.80	890.46	688.56	1,026.47	788.45
77	733.19	569.55	988.22	769.32	1,113.60	864.96
78	811.83	629.06	1,079.60	835.20	1,200.74	930.84
79	879.83	692.82	1,164.61	911.71	1,275.12	996.72
80	960.59	754.45	1,251.74	979.72	1,362.25	1,062.60
81	1,049.85	818.20	1,358.00	1,054.10	1,462.14	1,130.61
82	1,141.23	892.58	1,449.39	1,130.61	1,562.02	1,211.36
83	1,249.62	971.22	1,572.65	1,226.24	1,678.91	1,296.37
84	1,353.75	1,051.97	1,681.03	1,304.87	1,791.54	1,385.63
85	1,421.76	1,105.10	1,766.04	1,368.63	1,880.80	1,455.76
86	1,491.89	1,160.36	1,853.17	1,438.76	1,976.44	1,528.02
87	1,566.27	1,217.74	1,946.68	1,508.89	2,074.20	1,604.53
88	1,644.90	1,279.37	2,044.44	1,585.40	2,178.33	1,683.16
89	1,727.79	1,343.13	2,146.45	1,664.03	2,286.72	1,768.17
90	1,812.80	1,411.13	2,252.71	1,746.91	2,401.48	1,857.42
91	1,904.18	1,481.26	2,365.35	1,834.05	2,522.61	1,948.81
92	1,999.81	1,555.65	2,484.36	1,927.56	2,648.00	2,046.57
93	2,099.70	1,632.15	2,607.62	2,023.19	2,779.76	2,148.58
94	2,203.83	1,715.04	2,739.38	2,125.20	2,920.02	2,256.96
95	2,203.83	1,715.04	2,739.38	2,125.20	2,920.02	2,256.96
96	2,203.83	1,715.04	2,739.38	2,125.20	2,920.02	2,256.96
97	2,203.83	1,715.04	2,739.38	2,125.20	2,920.02	2,256.96
98	2,203.83	1,715.04	2,739.38	2,125.20	2,920.02	2,256.96
99	2,203.83	1,715.04	2,739.38	2,125.20	2,920.02	2,256.96
100	2,203.83	1,715.04	2,739.38	2,125.20	2,920.02	2,256.96

Exhibit III

**Genworth Life Insurance Company
Annual Premiums with 68% Increase**

Form: 7032 et al

Annual Premiums per \$10 Daily Benefit

3 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	27.63	21.25	48.88	36.13	61.63	44.63
19	27.63	21.25	48.88	36.13	61.63	44.63
20	27.63	21.25	48.88	36.13	61.63	44.63
21	27.63	21.25	48.88	36.13	61.63	44.63
22	27.63	21.25	48.88	36.13	61.63	44.63
23	27.63	21.25	48.88	36.13	61.63	44.63
24	27.63	21.25	48.88	36.13	61.63	44.63
25	31.88	25.50	57.38	42.50	72.26	51.00
26	31.88	25.50	57.38	42.50	72.26	51.00
27	31.88	25.50	57.38	42.50	72.26	51.00
28	31.88	25.50	57.38	42.50	72.26	51.00
29	31.88	25.50	57.38	42.50	72.26	51.00
30	36.13	27.63	65.88	48.88	80.76	59.51
31	36.13	27.63	65.88	48.88	80.76	59.51
32	36.13	27.63	65.88	48.88	80.76	59.51
33	36.13	27.63	65.88	48.88	80.76	59.51
34	36.13	27.63	65.88	48.88	80.76	59.51
35	42.50	31.88	76.51	57.38	93.51	68.01
36	42.50	31.88	76.51	57.38	93.51	68.01
37	42.50	31.88	76.51	57.38	93.51	68.01
38	42.50	31.88	76.51	57.38	93.51	68.01
39	42.50	31.88	76.51	57.38	93.51	68.01
40	48.88	36.13	89.26	63.76	108.39	78.63
41	48.88	36.13	89.26	63.76	108.39	78.63
42	48.88	36.13	89.26	63.76	108.39	78.63
43	48.88	36.13	89.26	63.76	108.39	78.63
44	48.88	36.13	89.26	63.76	108.39	78.63
45	48.88	36.13	89.26	63.76	108.39	78.63
46	55.26	40.38	91.38	65.88	116.89	87.13
47	55.26	40.38	93.51	72.26	119.01	89.26
48	57.38	40.38	95.63	72.26	123.26	89.26
49	57.38	42.50	95.63	74.38	123.26	91.38
50	59.51	42.50	102.01	74.38	125.39	91.38
51	61.63	46.75	104.13	76.51	129.64	102.01
52	61.63	46.75	106.26	78.63	136.01	104.13
53	68.01	48.88	110.51	80.76	142.39	108.39
54	72.26	48.88	116.89	87.13	144.51	108.39
55	74.38	55.26	123.26	91.38	157.26	116.89
56	80.76	59.51	133.89	102.01	170.02	125.39
57	89.26	65.88	140.26	106.26	182.77	138.14
58	95.63	72.26	157.26	116.89	199.77	148.76
59	108.39	78.63	170.02	127.51	218.90	159.39
60	119.01	91.38	184.89	142.39	235.90	180.64
61	129.64	104.13	206.14	163.64	259.27	197.64
62	142.39	110.51	225.27	172.14	282.65	216.77
63	163.64	127.51	257.15	201.89	323.03	250.77
64	180.64	138.14	280.53	214.65	354.91	272.03
65	197.64	157.26	306.03	242.27	382.54	303.90
66	214.65	167.89	323.03	250.77	403.79	314.53
67	235.90	182.77	352.78	272.03	444.17	342.16
68	263.52	206.14	386.79	306.03	482.42	384.66
69	293.28	227.40	427.17	329.41	529.17	412.29
70	320.91	248.65	467.54	359.16	580.18	446.29
71	350.66	267.78	503.67	386.79	616.31	476.04
72	388.91	303.90	554.68	429.29	671.56	518.55
73	433.54	340.03	609.93	476.04	733.19	571.68
74	476.04	369.78	660.94	518.55	779.95	609.93
75	527.05	405.91	728.94	561.05	843.70	652.44
76	584.43	448.42	794.82	612.06	911.71	699.19
77	658.81	512.17	890.46	690.69	1,003.09	779.95
78	735.32	569.55	975.47	756.57	1,088.10	841.58
79	790.57	618.43	1,045.60	818.20	1,151.86	898.96
80	858.58	665.19	1,113.60	864.96	1,228.37	954.21
81	922.34	718.32	1,190.11	926.59	1,307.00	1,017.97
82	992.47	771.45	1,266.62	988.22	1,396.26	1,083.85
83	1,058.35	822.45	1,341.00	1,045.60	1,472.76	1,145.48
84	1,119.98	867.08	1,411.13	1,096.60	1,542.90	1,202.86
85	1,175.24	911.71	1,481.26	1,151.86	1,619.40	1,262.37
86	1,234.74	956.34	1,555.65	1,209.24	1,702.29	1,326.12
87	1,296.37	1,005.22	1,632.15	1,270.87	1,787.29	1,392.01
88	1,360.13	1,054.10	1,715.04	1,332.50	1,876.55	1,462.14
89	1,428.13	1,107.23	1,800.04	1,400.51	1,970.06	1,534.39
90	1,500.39	1,162.48	1,889.30	1,470.64	2,067.82	1,613.03
91	1,574.77	1,221.99	1,984.94	1,542.90	2,171.95	1,693.78
92	1,653.41	1,281.50	2,082.70	1,621.53	2,280.34	1,776.67
93	1,736.29	1,345.25	2,186.83	1,702.29	2,395.10	1,865.93
94	1,823.42	1,413.26	2,297.34	1,787.29	2,514.11	1,959.43
95	1,823.42	1,413.26	2,297.34	1,787.29	2,514.11	1,959.43
96	1,823.42	1,413.26	2,297.34	1,787.29	2,514.11	1,959.43
97	1,823.42	1,413.26	2,297.34	1,787.29	2,514.11	1,959.43
98	1,823.42	1,413.26	2,297.34	1,787.29	2,514.11	1,959.43
99	1,823.42	1,413.26	2,297.34	1,787.29	2,514.11	1,959.43
100	1,823.42	1,413.26	2,297.34	1,787.29	2,514.11	1,959.43

Exhibit III

**Genworth Life Insurance Company
Annual Premiums with 68% Increase**

Form: 7032 et al

Annual Premiums per \$10 Daily Benefit

2 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	25.50	19.13	42.50	31.88	55.26	40.38
19	25.50	19.13	42.50	31.88	55.26	40.38
20	25.50	19.13	42.50	31.88	55.26	40.38
21	25.50	19.13	42.50	31.88	55.26	40.38
22	25.50	19.13	42.50	31.88	55.26	40.38
23	25.50	19.13	42.50	31.88	55.26	40.38
24	25.50	19.13	42.50	31.88	55.26	40.38
25	29.75	21.25	48.88	36.13	61.63	44.63
26	29.75	21.25	48.88	36.13	61.63	44.63
27	29.75	21.25	48.88	36.13	61.63	44.63
28	29.75	21.25	48.88	36.13	61.63	44.63
29	29.75	21.25	48.88	36.13	61.63	44.63
30	34.00	25.50	57.38	42.50	72.26	51.00
31	34.00	25.50	57.38	42.50	72.26	51.00
32	34.00	25.50	57.38	42.50	72.26	51.00
33	34.00	25.50	57.38	42.50	72.26	51.00
34	34.00	25.50	57.38	42.50	72.26	51.00
35	40.38	27.63	63.76	48.88	80.76	59.51
36	40.38	27.63	63.76	48.88	80.76	59.51
37	40.38	27.63	63.76	48.88	80.76	59.51
38	40.38	27.63	63.76	48.88	80.76	59.51
39	40.38	27.63	63.76	48.88	80.76	59.51
40	44.63	31.88	74.38	57.38	93.51	68.01
41	44.63	31.88	74.38	57.38	93.51	68.01
42	44.63	31.88	74.38	57.38	93.51	68.01
43	44.63	31.88	74.38	57.38	93.51	68.01
44	44.63	31.88	74.38	57.38	93.51	68.01
45	44.63	31.88	74.38	57.38	93.51	68.01
46	44.63	34.00	78.63	61.63	95.63	74.38
47	46.75	34.00	80.76	61.63	102.01	76.51
48	46.75	34.00	80.76	61.63	102.01	76.51
49	46.75	34.00	80.76	61.63	104.13	78.63
50	48.88	36.13	82.88	63.76	106.26	87.13
51	48.88	36.13	89.26	65.88	108.39	89.26
52	55.26	42.50	91.38	68.01	116.89	91.38
53	57.38	44.63	93.51	72.26	119.01	93.51
54	57.38	44.63	95.63	74.38	123.26	93.51
55	61.63	48.88	104.13	78.63	133.89	104.13
56	68.01	51.00	112.64	82.88	148.76	108.39
57	74.38	59.51	121.14	93.51	155.14	121.14
58	82.88	63.76	129.64	102.01	167.89	129.64
59	91.38	68.01	144.51	112.64	182.77	140.26
60	104.13	76.51	163.64	123.26	204.02	155.14
61	110.51	87.13	174.27	133.89	218.90	172.14
62	123.26	95.63	197.64	153.01	248.65	191.27
63	140.26	104.13	216.77	159.39	274.15	201.89
64	159.39	116.89	246.52	182.77	310.28	229.52
65	172.14	127.51	263.52	195.52	335.78	246.52
66	191.27	140.26	291.15	212.52	365.53	265.65
67	210.39	153.01	310.28	225.27	391.04	280.53
68	229.52	170.02	340.03	250.77	425.04	310.28
69	250.77	184.89	365.53	265.65	459.04	333.66
70	272.03	201.89	391.04	293.28	486.67	363.41
71	297.53	221.02	427.17	312.40	524.92	386.79
72	323.03	240.15	461.17	340.03	558.93	412.29
73	352.78	263.52	490.92	369.78	590.81	444.17
74	386.79	291.15	535.55	401.66	633.31	473.92
75	427.17	312.40	588.68	433.54	680.06	503.67
76	471.79	348.53	641.81	473.92	737.44	541.93
77	522.80	388.91	705.57	524.92	790.57	590.81
78	573.80	429.29	767.20	571.68	852.21	635.43
79	629.06	467.54	833.08	618.43	909.59	688.56
80	688.56	510.05	894.71	665.19	973.34	737.44
81	752.32	558.93	969.09	720.44	1,049.85	796.95
82	818.20	609.93	1,037.10	773.57	1,126.36	858.58
83	894.71	665.19	1,124.23	835.20	1,213.49	922.34
84	973.34	726.82	1,207.11	903.21	1,307.00	990.34
85	1,022.22	762.95	1,268.74	947.84	1,372.88	1,041.35
86	1,073.23	801.20	1,332.50	994.59	1,440.89	1,092.35
87	1,126.36	841.58	1,398.38	1,043.47	1,513.14	1,147.61
88	1,183.74	884.08	1,468.51	1,096.60	1,587.52	1,204.99
89	1,243.24	928.71	1,540.77	1,151.86	1,668.28	1,264.49
90	1,304.87	975.47	1,619.40	1,209.24	1,751.16	1,328.25
91	1,370.75	1,024.35	1,700.16	1,268.74	1,838.30	1,394.13
92	1,438.76	1,075.35	1,785.17	1,332.50	1,929.68	1,464.26
93	1,511.02	1,128.48	1,874.43	1,400.51	2,027.44	1,536.52
94	1,585.40	1,183.74	1,967.94	1,470.64	2,127.33	1,615.15
95	1,585.40	1,183.74	1,967.94	1,470.64	2,127.33	1,615.15
96	1,585.40	1,183.74	1,967.94	1,470.64	2,127.33	1,615.15
97	1,585.40	1,183.74	1,967.94	1,470.64	2,127.33	1,615.15
98	1,585.40	1,183.74	1,967.94	1,470.64	2,127.33	1,615.15
99	1,585.40	1,183.74	1,967.94	1,470.64	2,127.33	1,615.15
100	1,585.40	1,183.74	1,967.94	1,470.64	2,127.33	1,615.15

SERFF Tracking #:

GEFA-128791288

State Tracking #:

Company Tracking #:

PCSII_2012

State: District of Columbia

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: PCSII_2012

Project Name/Number: PCSII_2012/PCSII_2012

Filing Company:

Genworth Life Insurance Company

Supporting Document Schedules

Satisfied - Item:	Actuarial Justification
Comments:	
Attachment(s):	DC PCS II Memo.pdf
Item Status:	
Status Date:	
Satisfied - Item:	DC PCSII Exhibits
Comments:	
Attachment(s):	DC PCS II Ex V.pdf
Item Status:	
Status Date:	
Satisfied - Item:	DC PCSII Current Rates
Comments:	
Attachment(s):	DC PCS II - Current Rates.pdf
Item Status:	
Status Date:	
Satisfied - Item:	2/28/13 Response PCSII
Comments:	
Attachment(s):	DC Objection Response PCSII.pdf
Item Status:	
Status Date:	

Genworth Life Insurance Company

**Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025**

**Actuarial Memorandum
December 2012**

Policy Forms 7030 et al, 7031 et al, 7032 et al

These forms were issued in your jurisdiction from June 1998 through May 2003 and are no longer being marketed in any state. Collectively they are known as the PCS II policy forms.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the anticipated loss ratio of these products meets the minimum requirements of your jurisdiction and may not be suitable for other purposes.

A rate increase is being requested on the above-listed forms due to adverse experience. Section 8 of this memorandum, Actuarial Assumptions, demonstrates compliance with District of Columbia Bulletin 03-PPI-005-11/24.

2. Confidentiality

Because the enclosed actuarial memorandum contains information that is confidential, proprietary and competitively sensitive in nature, we request that it not be made available for public access.

3. Description of Benefits

These are federally tax qualified, individually underwritten policies that provide either comprehensive long term care coverage or facility only coverage, depending on the form. Each of these policy forms reimburse expenses incurred by the insured(s) subject to the amount of coverage purchased. Premium payments will be waived during facility stays, after the elimination period has been satisfied. For form 7030, this benefit could apply to home care benefits as well if certain requirements have been met. Some forms include a survivorship benefit which waives future premium payments upon the death of one spouse if both spouses are insured, have the survivorship benefit, and have met certain requirements. Optional nonforfeiture benefit and restoration of benefit riders may have been offered.

Form 7030 can cover either one individual or two married people. The joint policy, covering two married people, operates like two individual policies except that the two insureds draw from one shared benefit period under the policy.

Each form has benefit eligibility requirements which involve ADL (Activities of Daily Living) deficiencies or cognitive impairment. A daily benefit, benefit period, and elimination period are selected at issue. Some forms also include simple benefit increase or compound benefit increase options which are selected at issue. The simple benefit increase option will increase the original daily maximum by 5% each year starting with the second policy year and continuing for the life of the policy, unless terminated earlier by the insured. The compound benefit increase option will increase the prior year's daily maximum by 5% each year starting with the second policy year and continuing for the life of the policy, unless terminated earlier by the insured. The available choices for benefit period, elimination period, and benefit increase option, by form, can be found in the attached rate tables.

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4. Marketing Method

Policies were primarily sold by captive agents that were provided leads from mass mailing responses.

5. Underwriting Description

The underwriting process included an assessment of functional and cognitive abilities at issue ages considered to be appropriate. Various underwriting tools were used, in accordance with our underwriting requirements, including an application, medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

6. Renewability

These policies are guaranteed renewable for life, as provided for under the terms and conditions of the policies.

7. Applicability

This filing is applicable to all in-force policies and associated riders issued in your jurisdiction on the above-referenced forms.

8. Actuarial Assumptions

The assumptions for mortality and morbidity are based on actual in-force experience of Genworth Life and actuarial judgment and are deemed reasonable for these particular policies. The assumptions represent Genworth Life's best estimate of future experience based on information available today; they do not include any provision for contingency or risk margin. In accordance with District of Columbia Bulletin 03-PPI-005-11/24, the assumptions for persistency and interest rate have been set to the originally filed pricing assumptions so as not to be used as justification for the rate increase.

- a. Expected Claim Costs are the product of attained age frequency rates and continuance curves, adjusted by utilization rates and underwriting selection factors based on actual experience through 2011.
- b. Voluntary Termination Rates. Originally filed pricing assumptions as shown in the following table.

Voluntary Termination Rates

Duration	Rates
1	10.0%
2	6.0%
3	5.0%
4	4.0%
5+	3.5%

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- c. Mortality. 1983 IAM Table, with selection grading from 32% in year 1 to 90% in years 15 and later, as indicated by actual experience through 2011.
- d. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate and that renewal commission rates will apply to the increased premium.
- e. Interest. Discounting and accumulating of earned premiums and incurred claims for the purpose of calculating historical, future and lifetime loss ratios is performed at 5.0%, the originally filed pricing assumption..

9. Premiums

Premium rates are unisex, level (with the exception of rate increases) and payable for life. The premiums vary by issue age, daily benefit, benefit period, elimination period, benefit increase option, and any applicable riders selected.

Certain underwriting discounts may have been applied to the premium rates. A preferred risk discount of 10% may have been provided to applicants in response to certain health underwriting criteria specified on the application. A spousal discount of 20% was provided to married individuals when both spouses submitted valid applications.

10. Issue Age Range

Issue ages may vary by form. Available options, by form, can be found in the attached rate tables.

11. Area Factors

Area factors are not used for these products.

12. Premium Modalization Rules

The following modal factors and percent distributions by benefit period ("BP") are applied to the annual premium (AP) on a nationwide basis.

Premium Mode	Modal Factors	Lifetime BP	Non-Lifetime BP
Annual	1.000	53.7%	47.0%
Semi-Annual	0.510	10.6%	11.8%
Quarterly	0.260	16.1%	18.3%
Monthly	0.090	19.7%	22.9%
Total		100.0%	100.0%

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13. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2011 have been discounted to the date of incurral of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2011 have been allocated to a calendar year of incurral and included in historic incurred claims.

14. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

15. Past and Future Policy Experience

Exhibits I-A, I-B, and I-C are based on nationwide experience for the forms affected by this rate adjustment request, prior to the application of the requested rate increase. Exhibits II-A, II-B, and II-C are the same exhibits, but after the application of the requested rate increase. To ensure that the analysis is credible, Genworth Life has used nationwide data for developing these exhibits.

District of Columbia specific experience is shown in Exhibit V-A, V-B, and V-C, as required, which are attached separately.

Exhibit I-A and II-A are for all policies.

Exhibit I-B and II-B are only for policies with Lifetime Benefit Periods.

Exhibit I-C and II-C are only for policies with Limited Benefit Periods.

Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated by the following formula:

$$LR_j = \frac{\sum_{t=j}^{2011} Pmt_t^j v^{t-j} + {}_jCR_{2011} v^{2011-j+1/2} + {}_jIBNR_{2011} v^{2011-j+1/2}}{EP_j}$$

LR_j = loss ratio for year j

Pmt_t^j = claim payments in year t on claims incurred in year j, assumed to occur mid-year

${}_jCR_{2011}$ = open claim reserve held on December 31, 2011 for claims incurred in year j

${}_jIBNR_{2011}$ = incurred but not reported reserve as of December 31, 2011 attributable to claims incurred in year j

EP_j = earned premium in year j, assumed mid-year

j = year of incurral

$v = 1 / 1.050 = 0.952381$

A future annual loss ratio is calculated, with and without interest, as anticipated incurred claims divided by earned premiums.

A lifetime loss ratio as of December 31, 2011 was calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at 5.0%.

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16. Projected Earned Premiums and Incurred Claims

Exhibit I contains lifetime projections of earned premium and incurred claims based on the current premiums. Earned premiums and incurred claims projected through 2052 are developed from an asset share model representing actual contracts in-force as of December 31, 2011. The assumptions described above for morbidity, voluntary lapse and mortality are used to project life years, earned premiums and incurred claims.

17. History of Previous Rate Revisions

A 10% rate increase on these policy forms was accepted in your jurisdiction on December 31, 2007. An additional 15% rate increase on these policy forms was accepted in your jurisdiction on September 27, 2011.

18. Requested Rate Increase and Demonstration of Satisfaction of Loss Ratio Requirements

The company is requesting a rate increase of 84% on policies with a lifetime benefit, and 68% on policies with all other benefit periods; although it is important to note that the company could actuarially justify a significantly higher increase based on our assumptions.

Genworth Life acknowledges that any approved rate increase exceeding a cumulative rate increase threshold of 10% must be phased in, and that policyholders shall be notified of the entire rate increase amount prior to implementing the increase per District of Columbia Bulletin 03-005-PPI-11/24.

Projected experience assuming the full requested increase is implemented on January 1, 2012 is shown in Exhibits II-A, II-B, and II-C. As shown in these exhibits, the expected lifetime loss ratios with and without the requested rate increase exceed the minimum loss ratio of 60%. Current rate tables are included with this memorandum in Exhibit IV.

Corresponding rate tables reflecting the requested increase are included with this memorandum as Exhibit III, attached separately. Please note that actual rates implemented may vary from those in Exhibit III slightly due to implementation rounding algorithms.

19. Washington, D.C. Average Annual Premium

	Lifetime	Non-Lifetime
Before Increase	\$2,571	\$2,003
After Increase	\$4,731	\$3,365

20. Proposed Effective Date

This rate increase will apply to policies on their anniversary date of issue or last coverage change, following a minimum 60-day policyholder notification period.

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21. Nationwide Distribution of Business as of December 31, 2011 (Based on Policy Count)

By Issue Age:

Issue Age	Percent Distribution	
	Lifetime	Non-Lifetime
<55	25.6%	9.5%
55-59	29.1%	20.3%
60-64	24.6%	26.3%
65-69	14.1%	21.9%
70-74	5.1%	14.1%
75-79	1.5%	6.5%
80+	0.0%	1.4%
Average	59	64

By Elimination Period:

Elimination Period	Percent Distribution	
	Lifetime	Non-Lifetime
0-day	2.0%	0.9%
20-day	0.8%	0.8%
30-day	1.2%	0.8%
50-day	15.5%	9.2%
90-day	10.0%	9.3%
100-day	70.5%	79.0%
180-day	0.0%	<0.1%

By Benefit Period:

Benefit Period	Percent Distribution
Unlimited	32.3%
12 year	1.0%
8 year	8.8%
6 year	10.4%
5 year	<0.1%
4 year	24.6%
3 year	16.3%
2 year	6.6%
1 year	<0.1%

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By Inflation Protection Option:

Benefit Increase	Percent Distribution	
	Lifetime	Non-Lifetime
None	10.3%	20.2%
Equal	33.0%	37.9%
Compound	56.6%	42.0%

22. Number of Policyholders

As of December 31, 2011, the number of policies in-force in the jurisdiction and nationwide is:

	Number of Insureds		In-force Annualized Premium	
	Lifetime	Non-Lifetime	Lifetime	Non-Lifetime
Washington, D.C.	117	141	\$300,838	\$282,396
Nationwide	65,610	137,401	\$135,252,493	\$243,914,672

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23. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

I have relied on projection information provided by Vincent L. Bodnar, ASA, MAAA. He is a Director at Towers Watson, who used data and assumptions supplied from Genworth Life in developing those projections. I have not audited or independently verified the data provided, but I have reviewed it for reasonableness.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of your jurisdiction when the original issued rates were first filed and accepted. In my opinion, the actuarial assumptions are appropriate and the rates are not excessive or unfairly discriminatory.



Pratibha R. Damle, F.S.A., M.A.A.A.
Pricing Actuary, Genworth Life Insurance Company

Date: December 17, 2012

Exhibit I-A: PCS II Policy Forms - Nationwide Experience Projection
Total with No Increase

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor
1997	989,380	963	0.1%	2.0288
1998	19,179,125	326,297	1.7%	1.9322
1999	115,562,880	10,513,610	9.1%	1.8402
2000	267,715,522	28,089,538	10.5%	1.7526
2001	420,258,653	60,448,401	14.4%	1.6691
2002	450,608,479	78,716,350	17.5%	1.5896
2003	447,883,526	101,914,699	22.8%	1.5139
2004	434,509,826	133,796,211	30.8%	1.4418
2005	421,726,787	162,639,359	38.6%	1.3732
2006	408,915,375	183,157,379	44.8%	1.3078
2007	396,397,917	206,312,028	52.0%	1.2455
2008	387,336,410	252,116,259	65.1%	1.1862
2009	388,196,756	276,027,572	71.1%	1.1297
2010	376,358,956	307,383,073	81.7%	1.0759
2011	367,121,061	385,844,110	105.1%	1.0247
2012	367,482,563	365,888,626	99.6%	0.9759
2013	343,271,208	377,719,087	110.0%	0.9294
2014	319,121,055	379,965,403	119.1%	0.8852
2015	295,423,095	374,541,646	126.8%	0.8430
2016	272,268,940	365,112,816	134.1%	0.8029
2017	249,800,712	355,117,280	142.2%	0.7646
2018	228,216,987	348,650,020	152.8%	0.7282
2019	207,719,170	347,983,732	167.5%	0.6936
2020	188,418,407	351,642,157	186.6%	0.6605
2021	170,333,844	355,617,221	208.8%	0.6291
2022	153,455,788	358,429,770	233.6%	0.5991
2023	137,760,717	359,798,399	261.2%	0.5706
2024	123,219,130	359,533,818	291.8%	0.5434
2025	109,796,690	357,550,926	325.6%	0.5175
2026	97,454,842	353,840,270	363.1%	0.4929
2027	86,151,429	348,454,742	404.5%	0.4694
2028	75,841,287	341,573,195	450.4%	0.4471
2029	66,476,776	333,630,205	501.9%	0.4258
2030	58,008,259	325,021,679	560.3%	0.4055
2031	50,371,711	315,855,127	627.0%	0.3862
2032	43,505,838	304,854,858	700.7%	0.3678
2033	37,367,041	291,757,804	780.8%	0.3503
2034	31,909,944	276,381,840	866.1%	0.3336
2035	27,087,898	259,202,491	956.9%	0.3177
2036	22,853,509	240,600,836	1052.8%	0.3026
2037	19,159,191	220,953,870	1153.3%	0.2882
2038	15,957,689	200,600,866	1257.1%	0.2745
2039	13,202,579	180,057,294	1363.8%	0.2614
2040	10,848,703	159,857,413	1473.5%	0.2489
2041	8,852,565	140,416,321	1586.2%	0.2371
2042	7,172,682	122,014,562	1701.1%	0.2258
2043	5,769,940	104,842,032	1817.0%	0.2150
2044	4,607,898	89,126,590	1934.2%	0.2048
2045	3,653,022	74,993,906	2052.9%	0.1951
2046	2,874,803	62,492,199	2173.8%	0.1858
2047	2,245,816	51,609,450	2298.0%	0.1769
2048	1,741,705	42,239,191	2425.2%	0.1685
2049	1,341,095	34,280,008	2556.1%	0.1605
2050	1,025,449	27,594,945	2691.0%	0.1528
2051	778,881	22,051,521	2831.2%	0.1456
2052	587,923	17,509,872	2978.3%	0.1386
Past	6,730,005,726	2,699,270,141	40.1%	
Future	2,728,379,087	5,389,867,853	197.5%	
Lifetime	9,458,384,813	8,089,137,994	85.5%	

**Exhibit I-B: PCS II Policy Forms - Nationwide Experience Projection
Lifetime Maximum Benefit Period with No Increase**

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor
1997	290,314	0	0.0%	2.0288
1998	5,505,038	20,789	0.4%	1.9322
1999	33,049,733	4,651,057	14.1%	1.8402
2000	80,028,767	10,211,247	12.8%	1.7526
2001	132,276,614	18,688,440	14.1%	1.6691
2002	143,214,771	26,561,706	18.5%	1.5896
2003	142,162,978	37,277,550	26.2%	1.5139
2004	138,772,936	39,580,298	28.5%	1.4418
2005	136,092,253	48,048,181	35.3%	1.3732
2006	133,455,823	53,485,735	40.1%	1.3078
2007	130,878,235	61,204,997	46.8%	1.2455
2008	129,711,725	76,052,523	58.6%	1.1862
2009	132,699,825	77,724,835	58.6%	1.1297
2010	130,948,880	99,221,507	75.8%	1.0759
2011	129,879,708	119,654,565	92.1%	1.0247
2012	131,661,968	113,035,971	85.9%	0.9759
2013	124,305,691	119,195,530	95.9%	0.9294
2014	116,903,993	121,231,159	103.7%	0.8852
2015	109,586,432	118,575,480	108.2%	0.8430
2016	102,366,598	113,577,017	111.0%	0.8029
2017	95,274,309	107,343,659	112.7%	0.7646
2018	88,358,806	102,538,765	116.0%	0.7282
2019	81,677,160	101,367,700	124.1%	0.6936
2020	75,266,262	104,716,907	139.1%	0.6605
2021	69,138,586	109,208,417	158.0%	0.6291
2022	63,300,594	113,725,590	179.7%	0.5991
2023	57,756,292	117,917,857	204.2%	0.5706
2024	52,508,545	121,630,746	231.6%	0.5434
2025	47,559,063	124,749,688	262.3%	0.5175
2026	42,908,291	127,222,416	296.5%	0.4929
2027	38,555,345	129,013,619	334.6%	0.4694
2028	34,497,957	130,140,495	377.2%	0.4471
2029	30,732,424	130,714,792	425.3%	0.4258
2030	27,253,563	130,902,768	480.3%	0.4055
2031	24,049,524	130,741,866	543.6%	0.3862
2032	21,108,119	129,625,767	614.1%	0.3678
2033	18,423,108	127,351,791	691.3%	0.3503
2034	15,986,653	123,755,092	774.1%	0.3336
2035	13,789,407	118,973,991	862.8%	0.3177
2036	11,820,654	113,133,736	957.1%	0.3026
2037	10,068,464	106,355,963	1056.3%	0.2882
2038	8,519,891	98,793,249	1159.6%	0.2745
2039	7,161,171	90,688,979	1266.4%	0.2614
2040	5,977,943	82,316,231	1377.0%	0.2489
2041	4,955,461	73,894,030	1491.2%	0.2371
2042	4,078,834	65,589,328	1608.0%	0.2258
2043	3,333,273	57,553,578	1726.6%	0.2150
2044	2,704,336	49,958,784	1847.4%	0.2048
2045	2,178,149	42,917,045	1970.3%	0.1951
2046	1,741,582	36,508,588	2096.3%	0.1858
2047	1,382,403	30,782,653	2226.7%	0.1769
2048	1,089,383	25,726,276	2361.5%	0.1685
2049	852,361	21,320,879	2501.4%	0.1605
2050	662,272	17,525,720	2646.3%	0.1528
2051	511,131	14,290,154	2795.8%	0.1456
2052	391,993	11,564,831	2950.3%	0.1386
Past	2,178,246,866	832,963,845	38.2%	
Future	1,062,267,757	1,888,465,391	177.8%	
Lifetime	3,240,514,623	2,721,429,236	84.0%	

**Exhibit I-C: PCS II Policy Forms - Nationwide Experience Projection
Limited Maximum Benefit Period with No Increase**

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	5.00% Discount Factor
1997	699,066	963	0.1%	2.0288
1998	13,674,087	305,508	2.2%	1.9322
1999	82,513,147	5,862,553	7.1%	1.8402
2000	187,686,755	17,878,291	9.5%	1.7526
2001	287,982,039	41,759,961	14.5%	1.6691
2002	307,393,708	52,154,644	17.0%	1.5896
2003	305,720,548	64,637,149	21.1%	1.5139
2004	295,736,890	94,215,914	31.9%	1.4418
2005	285,634,534	114,591,178	40.1%	1.3732
2006	275,459,552	129,671,644	47.1%	1.3078
2007	265,519,682	145,107,031	54.7%	1.2455
2008	257,624,684	176,063,736	68.3%	1.1862
2009	255,496,931	198,302,737	77.6%	1.1297
2010	245,410,076	208,161,566	84.8%	1.0759
2011	237,241,353	266,189,545	112.2%	1.0247
2012	235,820,595	252,852,656	107.2%	0.9759
2013	218,965,517	258,523,557	118.1%	0.9294
2014	202,217,062	258,734,244	127.9%	0.8852
2015	185,836,663	255,966,166	137.7%	0.8430
2016	169,902,342	251,535,799	148.0%	0.8029
2017	154,526,403	247,773,621	160.3%	0.7646
2018	139,858,180	246,111,255	176.0%	0.7282
2019	126,042,010	246,616,032	195.7%	0.6936
2020	113,152,146	246,925,251	218.2%	0.6605
2021	101,195,258	246,408,805	243.5%	0.6291
2022	90,155,194	244,704,180	271.4%	0.5991
2023	80,004,425	241,880,543	302.3%	0.5706
2024	70,710,585	237,903,072	336.4%	0.5434
2025	62,237,627	232,801,237	374.1%	0.5175
2026	54,546,551	226,617,853	415.5%	0.4929
2027	47,596,083	219,441,124	461.0%	0.4694
2028	41,343,329	211,432,700	511.4%	0.4471
2029	35,744,352	202,915,412	567.7%	0.4258
2030	30,754,696	194,118,912	631.2%	0.4055
2031	26,322,187	185,113,261	703.3%	0.3862
2032	22,397,719	175,229,092	782.4%	0.3678
2033	18,943,933	164,406,014	867.9%	0.3503
2034	15,923,292	152,626,747	958.5%	0.3336
2035	13,298,491	140,228,500	1054.5%	0.3177
2036	11,032,856	127,467,100	1155.3%	0.3026
2037	9,090,727	114,597,908	1260.6%	0.2882
2038	7,437,798	101,807,616	1368.8%	0.2745
2039	6,041,407	89,368,316	1479.3%	0.2614
2040	4,870,761	77,541,182	1592.0%	0.2489
2041	3,897,105	66,522,291	1707.0%	0.2371
2042	3,093,848	56,425,234	1823.8%	0.2258
2043	2,436,667	47,288,454	1940.7%	0.2150
2044	1,903,562	39,167,806	2057.6%	0.2048
2045	1,474,873	32,076,861	2174.9%	0.1951
2046	1,133,220	25,983,611	2292.9%	0.1858
2047	863,413	20,826,798	2412.1%	0.1769
2048	652,322	16,512,916	2531.4%	0.1685
2049	488,734	12,959,129	2651.6%	0.1605
2050	363,178	10,069,225	2772.5%	0.1528
2051	267,750	7,761,367	2898.7%	0.1456
2052	195,930	5,945,042	3034.3%	0.1386
Past	4,551,758,859	1,866,306,296	41.0%	
Future	1,666,111,331	3,501,402,462	210.2%	
Lifetime	6,217,870,190	5,367,708,758	86.3%	

**Exhibit II-A: PCS II Policy Forms - Nationwide Experience Projection
Total with Applicable Rate Increase**

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor
1997	989,380	963	0.1%	2.0288
1998	19,179,125	326,297	1.7%	1.9322
1999	115,562,880	10,513,610	9.1%	1.8402
2000	267,715,522	28,089,538	10.5%	1.7526
2001	420,258,653	60,448,401	14.4%	1.6691
2002	450,608,479	78,716,350	17.5%	1.5896
2003	447,883,526	101,914,699	22.8%	1.5139
2004	434,509,826	133,796,211	30.8%	1.4418
2005	421,726,787	162,639,359	38.6%	1.3732
2006	408,915,375	183,157,379	44.8%	1.3078
2007	396,397,917	206,312,028	52.0%	1.2455
2008	387,336,410	252,116,259	65.1%	1.1862
2009	388,196,756	276,027,572	71.1%	1.1297
2010	376,358,956	307,383,073	81.7%	1.0759
2011	367,121,061	385,844,110	105.1%	1.0247
2012	638,436,621	365,888,626	57.3%	0.9759
2013	596,584,540	377,719,087	63.3%	0.9294
2014	554,828,012	379,965,403	68.5%	0.8852
2015	513,844,628	374,541,646	72.9%	0.8430
2016	473,790,475	365,112,816	77.1%	0.8029
2017	434,909,086	355,117,280	81.7%	0.7646
2018	397,541,947	348,650,020	87.7%	0.7282
2019	362,036,551	347,983,732	96.1%	0.6936
2020	328,585,526	351,642,157	107.0%	0.6605
2021	297,223,031	355,617,221	119.6%	0.6291
2022	267,933,819	358,429,770	133.8%	0.5991
2023	240,679,011	359,798,399	149.5%	0.5706
2024	215,409,506	359,533,818	166.9%	0.5434
2025	192,067,889	357,550,926	186.2%	0.5175
2026	170,589,462	353,840,270	207.4%	0.4929
2027	150,903,256	348,454,742	230.9%	0.4694
2028	132,933,035	341,573,195	257.0%	0.4471
2029	116,598,172	333,630,205	286.1%	0.4258
2030	101,814,445	325,021,679	319.2%	0.4055
2031	88,472,398	315,855,127	357.0%	0.3862
2032	76,467,106	304,854,858	398.7%	0.3678
2033	65,724,326	291,757,804	443.9%	0.3503
2034	56,166,571	276,381,840	492.1%	0.3336
2035	47,713,974	259,202,491	543.2%	0.3177
2036	40,285,201	240,600,836	597.2%	0.3026
2037	33,798,395	220,953,870	653.7%	0.2882
2038	28,172,100	200,600,866	712.1%	0.2745
2039	23,326,119	180,057,294	771.9%	0.2614
2040	19,182,293	159,857,413	833.4%	0.2489
2041	15,665,183	140,416,321	896.4%	0.2371
2042	12,702,720	122,014,562	960.5%	0.2258
2043	10,226,822	104,842,032	1025.2%	0.2150
2044	8,173,962	89,126,590	1090.4%	0.2048
2045	6,485,580	74,993,906	1156.3%	0.1951
2046	5,108,322	62,492,199	1223.3%	0.1858
2047	3,994,156	51,609,450	1292.1%	0.1769
2048	3,100,366	42,239,191	1362.4%	0.1685
2049	2,389,417	34,280,008	1434.7%	0.1605
2050	1,828,719	27,594,945	1509.0%	0.1528
2051	1,390,302	22,051,521	1586.1%	0.1456
2052	1,050,430	17,509,872	1666.9%	0.1386
Past	6,730,005,726	2,699,270,141	40.1%	
Future	4,753,639,708	5,389,867,853	113.4%	
Lifetime	11,483,645,433	8,089,137,994	70.4%	

**Exhibit II-B: PCS II Policy Forms - Nationwide Experience Projection
Lifetime Maximum Benefit Period with 84% Rate Increase**

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor
				5.00%
1997	290,314	0	0.0%	2.0288
1998	5,505,038	20,789	0.4%	1.9322
1999	33,049,733	4,651,057	14.1%	1.8402
2000	80,028,767	10,211,247	12.8%	1.7526
2001	132,276,614	18,688,440	14.1%	1.6691
2002	143,214,771	26,561,706	18.5%	1.5896
2003	142,162,978	37,277,550	26.2%	1.5139
2004	138,772,936	39,580,298	28.5%	1.4418
2005	136,092,253	48,048,181	35.3%	1.3732
2006	133,455,823	53,485,735	40.1%	1.3078
2007	130,878,235	61,204,997	46.8%	1.2455
2008	129,711,725	76,052,523	58.6%	1.1862
2009	132,699,825	77,724,835	58.6%	1.1297
2010	130,948,880	99,221,507	75.8%	1.0759
2011	129,879,708	119,654,565	92.1%	1.0247
2012	242,258,021	113,035,971	46.7%	0.9759
2013	228,722,472	119,195,530	52.1%	0.9294
2014	215,103,348	121,231,159	56.4%	0.8852
2015	201,639,034	118,575,480	58.8%	0.8430
2016	188,354,541	113,577,017	60.3%	0.8029
2017	175,304,729	107,343,659	61.2%	0.7646
2018	162,580,204	102,538,765	63.1%	0.7282
2019	150,285,975	101,367,700	67.4%	0.6936
2020	138,489,921	104,716,907	75.6%	0.6605
2021	127,214,998	109,208,417	85.8%	0.6291
2022	116,473,093	113,725,590	97.6%	0.5991
2023	106,271,576	117,917,857	111.0%	0.5706
2024	96,615,723	121,630,746	125.9%	0.5434
2025	87,508,676	124,749,688	142.6%	0.5175
2026	78,951,256	127,222,416	161.1%	0.4929
2027	70,941,835	129,013,619	181.9%	0.4694
2028	63,476,241	130,140,495	205.0%	0.4471
2029	56,547,660	130,714,792	231.2%	0.4258
2030	50,146,556	130,902,768	261.0%	0.4055
2031	44,251,124	130,741,866	295.5%	0.3862
2032	38,838,939	129,625,767	333.8%	0.3678
2033	33,898,519	127,351,791	375.7%	0.3503
2034	29,415,441	123,755,092	420.7%	0.3336
2035	25,372,509	118,973,991	468.9%	0.3177
2036	21,750,002	113,133,736	520.2%	0.3026
2037	18,525,974	106,355,963	574.1%	0.2882
2038	15,676,599	98,793,249	630.2%	0.2745
2039	13,176,555	90,688,979	688.3%	0.2614
2040	10,999,414	82,316,231	748.4%	0.2489
2041	9,118,047	73,894,030	810.4%	0.2371
2042	7,505,054	65,589,328	873.9%	0.2258
2043	6,133,223	57,553,578	938.4%	0.2150
2044	4,975,979	49,958,784	1004.0%	0.2048
2045	4,007,794	42,917,045	1070.8%	0.1951
2046	3,204,512	36,508,588	1139.3%	0.1858
2047	2,543,622	30,782,653	1210.2%	0.1769
2048	2,004,464	25,726,276	1283.4%	0.1685
2049	1,568,344	21,320,879	1359.5%	0.1605
2050	1,218,580	17,525,720	1438.2%	0.1528
2051	940,481	14,290,154	1519.5%	0.1456
2052	721,267	11,564,831	1603.4%	0.1386
Past	2,178,246,866	832,963,845	38.2%	
Future	1,954,572,672	1,888,465,391	96.6%	
Lifetime	4,132,819,539	2,721,429,236	65.8%	

**Exhibit II-C: PCS II Policy Forms - Nationwide Experience Projection
Limited Maximum Benefit Period with 68% Rate Increase**

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor
1997	699,066	963	0.1%	2.0288
1998	13,674,087	305,508	2.2%	1.9322
1999	82,513,147	5,862,553	7.1%	1.8402
2000	187,686,755	17,878,291	9.5%	1.7526
2001	287,982,039	41,759,961	14.5%	1.6691
2002	307,393,708	52,154,644	17.0%	1.5896
2003	305,720,548	64,637,149	21.1%	1.5139
2004	295,736,890	94,215,914	31.9%	1.4418
2005	285,634,534	114,591,178	40.1%	1.3732
2006	275,459,552	129,671,644	47.1%	1.3078
2007	265,519,682	145,107,031	54.7%	1.2455
2008	257,624,684	176,063,736	68.3%	1.1862
2009	255,496,931	198,302,737	77.6%	1.1297
2010	245,410,076	208,161,566	84.8%	1.0759
2011	237,241,353	266,189,545	112.2%	1.0247
2012	396,178,599	252,852,656	63.8%	0.9759
2013	367,862,068	258,523,557	70.3%	0.9294
2014	339,724,664	258,734,244	76.2%	0.8852
2015	312,205,594	255,966,166	82.0%	0.8430
2016	285,435,934	251,535,799	88.1%	0.8029
2017	259,604,357	247,773,621	95.4%	0.7646
2018	234,961,743	246,111,255	104.7%	0.7282
2019	211,750,576	246,616,032	116.5%	0.6936
2020	190,095,605	246,925,251	129.9%	0.6605
2021	170,008,033	246,408,805	144.9%	0.6291
2022	151,460,726	244,704,180	161.6%	0.5991
2023	134,407,435	241,880,543	180.0%	0.5706
2024	118,793,782	237,903,072	200.3%	0.5434
2025	104,559,213	232,801,237	222.7%	0.5175
2026	91,638,206	226,617,853	247.3%	0.4929
2027	79,961,420	219,441,124	274.4%	0.4694
2028	69,456,793	211,432,700	304.4%	0.4471
2029	60,050,512	202,915,412	337.9%	0.4258
2030	51,667,889	194,118,912	375.7%	0.4055
2031	44,221,275	185,113,261	418.6%	0.3862
2032	37,628,167	175,229,092	465.7%	0.3678
2033	31,825,807	164,406,014	516.6%	0.3503
2034	26,751,130	152,626,747	570.5%	0.3336
2035	22,341,465	140,228,500	627.7%	0.3177
2036	18,535,198	127,467,100	687.7%	0.3026
2037	15,272,421	114,597,908	750.4%	0.2882
2038	12,495,501	101,807,616	814.8%	0.2745
2039	10,149,564	89,368,316	880.5%	0.2614
2040	8,182,878	77,541,182	947.6%	0.2489
2041	6,547,136	66,522,291	1016.1%	0.2371
2042	5,197,665	56,425,234	1085.6%	0.2258
2043	4,093,600	47,288,454	1155.2%	0.2150
2044	3,197,984	39,167,806	1224.8%	0.2048
2045	2,477,786	32,076,861	1294.6%	0.1951
2046	1,903,810	25,983,611	1364.8%	0.1858
2047	1,450,534	20,826,798	1435.8%	0.1769
2048	1,095,902	16,512,916	1506.8%	0.1685
2049	821,073	12,959,129	1578.3%	0.1605
2050	610,139	10,069,225	1650.3%	0.1528
2051	449,821	7,761,367	1725.4%	0.1456
2052	329,163	5,945,042	1806.1%	0.1386
Past	4,551,758,859	1,866,306,296	41.0%	
Future	2,799,067,035	3,501,402,462	125.1%	
Lifetime	7,350,825,895	5,367,708,758	73.0%	

Exhibit V-A
Genworth Life Insurance Company
District of Columbia Historical / Projected Experience with No Increase
Policy Forms: PCSII Series
All Benefit Periods

	Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Life Years
Historical Experience	1997	0	0	0.0%	0
	1998	7,742	0	0.0%	13
	1999	87,453	0	0.0%	82
	2000	353,462	178,352	50.5%	246
	2001	607,723	6,824	1.1%	306
	2002	631,046	451	0.1%	304
	2003	621,312	0	0.0%	299
	2004	613,488	85,551	13.9%	295
	2005	607,864	106,517	17.5%	293
	2006	592,320	83,995	14.2%	288
	2007	571,528	52,627	9.2%	282
	2008	573,970	217,862	38.0%	271
	2009	590,317	437,889	74.2%	267
2010	578,351	554,417	95.9%	261	
2011	572,129	241,242	42.2%	258	
Projected Future Experience	2012	565,746	531,711	94.0%	244
	2013	530,200	552,589	104.2%	229
	2014	494,613	554,906	112.2%	215
	2015	459,626	541,961	117.9%	201
	2016	425,359	522,320	122.8%	187
	2017	391,965	500,045	127.6%	173
	2018	359,702	482,025	134.0%	160
	2019	328,971	483,938	147.1%	147
	2020	299,953	497,623	165.9%	135
	2021	272,650	510,879	187.4%	124
	2022	247,038	522,842	211.6%	113
	2023	223,082	535,097	239.9%	103
	2024	200,743	545,734	271.9%	94
	2025	179,974	553,846	307.7%	84
	2026	160,728	559,594	348.2%	76
	2027	142,953	563,114	393.9%	68
	2028	126,596	561,912	443.9%	61
	2029	111,602	559,784	501.6%	54
	2030	97,916	555,672	567.5%	48
	2031	85,457	548,511	641.9%	42
	2032	74,153	535,336	721.9%	37
	2033	63,955	518,353	810.5%	32
	2034	54,814	494,817	902.7%	27
	2035	46,674	466,296	999.1%	24
	2036	39,477	433,767	1098.8%	20
	2037	33,160	399,502	1204.8%	17
	2038	27,658	364,621	1318.3%	14
	2039	22,902	327,563	1430.3%	12
	2040	18,824	290,839	1545.0%	10
	2041	15,356	254,799	1659.3%	8
	2042	12,429	221,317	1780.6%	7
	2043	9,980	190,063	1904.4%	5
	2044	7,948	161,328	2029.8%	4
	2045	6,276	134,902	2149.4%	3
2046	4,913	111,671	2272.7%	3	
2047	3,813	91,463	2398.5%	2	
2048	2,934	73,952	2520.2%	2	
2049	2,239	59,039	2636.5%	1	
2050	1,696	46,204	2724.7%	1	
2051	1,275	35,864	2812.3%	1	
2052	953	28,002	2937.4%	1	
	Total Past	9,515,514	2,366,537	24.9%	4,778
	Total Future	4,308,855	8,269,486	191.9%	1,925
	Grand Total	13,824,370	10,636,023	76.9%	6,703

Exhibit V-B
Genworth Life Insurance Company
District of Columbia Historical / Projected Experience with No Increase
Policy Forms: PCSII Series
Lifetime Benefit Periods

	Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Life Years
Historical Experience	1997	0	0	0.0%	0
	1998	1,212	0	0.0%	3
	1999	49,443	0	0.0%	47
	2000	195,806	178,352	91.1%	115
	2001	307,966	0	0.0%	134
	2002	317,480	451	0.1%	132
	2003	309,657	0	0.0%	131
	2004	307,828	0	0.0%	131
	2005	305,664	0	0.0%	129
	2006	300,218	3,879	1.3%	129
	2007	290,274	0	0.0%	125
	2008	293,437	10,363	3.5%	123
	2009	306,945	15,446	5.0%	121
2010	299,152	522,631	174.7%	118	
2011	296,331	106,310	35.9%	117	
Projected Future Experience	2012	292,776	272,018	92.9%	111
	2013	276,145	288,141	104.3%	105
	2014	259,517	290,809	112.1%	99
	2015	243,090	280,877	115.5%	93
	2016	226,898	266,602	117.5%	88
	2017	210,993	249,255	118.1%	82
	2018	195,496	231,364	118.3%	77
	2019	180,577	228,686	126.6%	71
	2020	166,316	238,580	143.4%	66
	2021	152,721	248,894	163.0%	61
	2022	139,796	259,235	185.4%	56
	2023	127,540	270,118	211.8%	52
	2024	115,952	280,431	241.9%	47
	2025	105,026	288,959	275.1%	43
	2026	94,757	296,702	313.1%	39
	2027	85,140	303,433	356.4%	36
	2028	76,166	307,281	403.4%	32
	2029	67,826	310,958	458.5%	29
	2030	60,108	315,651	525.1%	26
	2031	52,987	317,247	598.7%	23
	2032	46,438	314,625	677.5%	20
	2033	40,452	309,923	766.1%	18
	2034	35,016	300,847	859.2%	16
	2035	30,112	287,982	956.4%	14
	2036	25,720	271,896	1057.1%	12
	2037	21,817	254,583	1166.9%	10
	2038	18,375	235,864	1283.6%	9
	2039	15,363	215,655	1403.7%	7
	2040	12,750	194,641	1526.6%	6
	2041	10,501	173,158	1649.0%	5
	2042	8,581	152,611	1778.4%	4
	2043	6,957	132,953	1911.1%	3
	2044	5,594	114,424	2045.4%	3
2045	4,461	97,104	2176.9%	2	
2046	3,527	81,803	2319.5%	2	
2047	2,765	68,160	2465.4%	1	
2048	2,149	56,222	2616.2%	1	
2049	1,657	45,791	2763.8%	1	
2050	1,268	36,492	2878.6%	1	
2051	963	28,868	2996.5%	1	
2052	728	22,900	3145.9%	0	
	Total Past	4,862,106	1,019,357	21.0%	2,146
	Total Future	2,351,345	4,438,582	188.8%	928
	Grand Total	7,213,451	5,457,938	75.7%	3,073

Exhibit V-C
Genworth Life Insurance Company
District of Columbia Historical / Projected Experience with No Increase
Policy Forms: PCSII Series
Limited Benefit Periods

	Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Life Years
Historical Experience	1997	0	0	0.0%	0
	1998	6,531	0	0.0%	10
	1999	38,010	0	0.0%	35
	2000	157,656	0	0.0%	131
	2001	299,757	6,824	2.3%	172
	2002	313,566	0	0.0%	172
	2003	311,655	0	0.0%	168
	2004	305,660	85,551	28.0%	164
	2005	302,201	106,517	35.2%	164
	2006	292,102	80,116	27.4%	159
	2007	281,254	52,627	18.7%	157
	2008	280,532	207,499	74.0%	148
	2009	283,371	422,443	149.1%	146
2010	279,200	31,785	11.4%	143	
2011	275,798	134,932	48.9%	141	
Projected Future Experience	2012	272,970	259,692	95.1%	133
	2013	254,055	264,449	104.1%	124
	2014	235,096	264,098	112.3%	116
	2015	216,537	261,084	120.6%	107
	2016	198,461	255,718	128.9%	99
	2017	180,972	250,790	138.6%	91
	2018	164,206	250,661	152.7%	84
	2019	148,394	255,252	172.0%	76
	2020	133,637	259,043	193.8%	69
	2021	119,929	261,985	218.4%	63
	2022	107,242	263,607	245.8%	57
	2023	95,542	264,980	277.3%	51
	2024	84,791	265,303	312.9%	46
	2025	74,948	264,887	353.4%	41
	2026	65,970	262,892	398.5%	37
	2027	57,813	259,682	449.2%	32
	2028	50,430	254,630	504.9%	29
	2029	43,776	248,825	568.4%	25
	2030	37,808	240,021	634.8%	22
	2031	32,470	231,264	712.2%	19
	2032	27,714	220,711	796.4%	16
	2033	23,503	208,430	886.8%	14
	2034	19,798	193,969	979.7%	12
	2035	16,562	178,314	1076.6%	10
	2036	13,757	161,871	1176.7%	8
	2037	11,343	144,918	1277.6%	7
	2038	9,283	128,757	1387.0%	6
	2039	7,539	111,908	1484.4%	5
	2040	6,074	96,198	1583.7%	4
	2041	4,855	81,641	1681.6%	3
	2042	3,848	68,707	1785.6%	2
	2043	3,023	57,110	1889.1%	2
	2044	2,354	46,904	1992.7%	2
	2045	1,815	37,797	2081.9%	1
	2046	1,387	29,868	2153.9%	1
	2047	1,049	23,303	2221.9%	1
2048	785	17,730	2257.5%	1	
2049	582	13,248	2274.4%	0	
2050	428	9,712	2269.1%	0	
2051	312	6,996	2243.4%	0	
2052	225	5,102	2263.8%	0	
	Total Past	4,653,408	1,347,180	29.0%	2,632
	Total Future	1,957,510	3,830,905	195.7%	997
	Grand Total	6,610,918	5,178,085	78.3%	3,629

Exhibit V-A
Genworth Life Insurance Company
District of Columbia Historical / Projected Experience with Rate Increase
Policy Forms: PCSII Series
All Benefit Periods

	Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Life Years
Historical Experience	1997	0	0	0.0%	0
	1998	7,742	0	0.0%	13
	1999	87,453	0	0.0%	82
	2000	353,462	178,352	50.5%	246
	2001	607,723	6,824	1.1%	306
	2002	631,046	451	0.1%	304
	2003	621,312	0	0.0%	299
	2004	613,488	85,551	13.9%	295
	2005	607,864	106,517	17.5%	293
	2006	592,320	83,995	14.2%	288
	2007	571,528	52,627	9.2%	282
	2008	573,970	217,862	38.0%	271
2009	590,317	437,889	74.2%	267	
2010	578,351	554,417	95.9%	261	
2011	572,129	241,242	42.2%	258	
Projected Future Experience	2012	997,297	531,711	53.3%	244
	2013	934,919	552,589	59.1%	229
	2014	872,473	554,906	63.6%	215
	2015	811,067	541,961	66.8%	201
	2016	750,906	522,320	69.6%	187
	2017	692,260	500,045	72.2%	173
	2018	635,578	482,025	75.8%	160
	2019	581,564	483,938	83.2%	147
	2020	530,532	497,623	93.8%	135
	2021	482,487	510,879	105.9%	124
	2022	437,391	522,842	119.5%	113
	2023	395,184	535,097	135.4%	103
	2024	355,800	545,734	153.4%	94
	2025	319,160	553,846	173.5%	84
	2026	285,183	559,594	196.2%	76
	2027	253,783	563,114	221.9%	68
	2028	224,868	561,912	249.9%	61
	2029	198,344	559,784	282.2%	54
	2030	174,115	555,672	319.1%	48
	2031	152,046	548,511	360.8%	42
	2032	132,007	535,336	405.5%	37
	2033	113,917	518,353	455.0%	32
	2034	97,690	494,817	506.5%	27
	2035	83,230	466,296	560.3%	24
	2036	70,436	433,767	615.8%	20
	2037	59,200	399,502	674.8%	17
	2038	49,405	364,621	738.0%	14
	2039	40,934	327,563	800.2%	12
	2040	33,665	290,839	863.9%	10
	2041	27,478	254,799	927.3%	8
	2042	22,254	221,317	994.5%	7
	2043	17,880	190,063	1063.0%	5
	2044	14,248	161,328	1132.3%	4
2045	11,258	134,902	1198.3%	3	
2046	8,819	111,671	1266.3%	3	
2047	6,849	91,463	1335.5%	2	
2048	5,274	73,952	1402.3%	2	
2049	4,027	59,039	1466.0%	1	
2050	3,052	46,204	1514.1%	1	
2051	2,297	35,864	1561.7%	1	
2052	1,718	28,002	1629.9%	1	
	Total Past	9,515,514	2,366,537	24.9%	4,778
	Total Future	7,615,092	8,269,486	108.6%	1,925
	Grand Total	17,130,607	10,636,023	62.1%	6,703

Exhibit V-B
Genworth Life Insurance Company
District of Columbia Historical / Projected Experience with Rate Increase
Policy Forms: PCSII Series
Lifetime Benefit Periods

	Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Life Years
Historical Experience	1997	0	0	0.0%	0
	1998	1,212	0	0.0%	3
	1999	49,443	0	0.0%	47
	2000	195,806	178,352	91.1%	115
	2001	307,966	0	0.0%	134
	2002	317,480	451	0.1%	132
	2003	309,657	0	0.0%	131
	2004	307,828	0	0.0%	131
	2005	305,664	0	0.0%	129
	2006	300,218	3,879	1.3%	129
	2007	290,274	0	0.0%	125
	2008	293,437	10,363	3.5%	123
	2009	306,945	15,446	5.0%	121
2010	299,152	522,631	174.7%	118	
2011	296,331	106,310	35.9%	117	
Projected Future Experience	2012	538,707	272,018	50.5%	111
	2013	508,107	288,141	56.7%	105
	2014	477,511	290,809	60.9%	99
	2015	447,285	280,877	62.8%	93
	2016	417,492	266,602	63.9%	88
	2017	388,227	249,255	64.2%	82
	2018	359,712	231,364	64.3%	77
	2019	332,262	228,686	68.8%	71
	2020	306,021	238,580	78.0%	66
	2021	281,006	248,894	88.6%	61
	2022	257,224	259,235	100.8%	56
	2023	234,674	270,118	115.1%	52
	2024	213,351	280,431	131.4%	47
	2025	193,247	288,959	149.5%	43
	2026	174,354	296,702	170.2%	39
	2027	156,658	303,433	193.7%	36
	2028	140,146	307,281	219.3%	32
	2029	124,800	310,958	249.2%	29
	2030	110,599	315,651	285.4%	26
	2031	97,496	317,247	325.4%	23
	2032	85,447	314,625	368.2%	20
	2033	74,432	309,923	416.4%	18
	2034	64,429	300,847	466.9%	16
	2035	55,405	287,982	519.8%	14
	2036	47,325	271,896	574.5%	12
	2037	40,144	254,583	634.2%	10
	2038	33,810	235,864	697.6%	9
	2039	28,269	215,655	762.9%	7
	2040	23,460	194,641	829.7%	6
	2041	19,322	173,158	896.2%	5
	2042	15,790	152,611	966.5%	4
	2043	12,801	132,953	1038.6%	3
	2044	10,293	114,424	1111.6%	3
2045	8,208	97,104	1183.1%	2	
2046	6,489	81,803	1260.6%	2	
2047	5,087	68,160	1339.9%	1	
2048	3,954	56,222	1421.9%	1	
2049	3,049	45,791	1502.0%	1	
2050	2,333	36,492	1564.4%	1	
2051	1,773	28,868	1628.5%	1	
2052	1,339	22,900	1709.7%	0	
	Total Past	4,862,106	1,019,357	21.0%	2,146
	Total Future	4,326,475	4,438,582	102.6%	928
	Grand Total	9,188,581	5,457,938	59.4%	3,073

Exhibit V-C
Genworth Life Insurance Company
District of Columbia Historical / Projected Experience with Rate Increase
Policy Forms: PCSII Series
Limited Benefit Periods

	Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Life Years
Historical Experience	1997	0	0	0.0%	0
	1998	6,531	0	0.0%	10
	1999	38,010	0	0.0%	35
	2000	157,656	0	0.0%	131
	2001	299,757	6,824	2.3%	172
	2002	313,566	0	0.0%	172
	2003	311,655	0	0.0%	168
	2004	305,660	85,551	28.0%	164
	2005	302,201	106,517	35.2%	164
	2006	292,102	80,116	27.4%	159
	2007	281,254	52,627	18.7%	157
	2008	280,532	207,499	74.0%	148
	2009	283,371	422,443	149.1%	146
2010	279,200	31,785	11.4%	143	
2011	275,798	134,932	48.9%	141	
Projected Future Experience	2012	458,590	259,692	56.6%	133
	2013	426,812	264,449	62.0%	124
	2014	394,962	264,098	66.9%	116
	2015	363,782	261,084	71.8%	107
	2016	333,414	255,718	76.7%	99
	2017	304,032	250,790	82.5%	91
	2018	275,866	250,661	90.9%	84
	2019	249,301	255,252	102.4%	76
	2020	224,511	259,043	115.4%	69
	2021	201,481	261,985	130.0%	63
	2022	180,167	263,607	146.3%	57
	2023	160,511	264,980	165.1%	51
	2024	142,449	265,303	186.2%	46
	2025	125,913	264,887	210.4%	41
	2026	110,830	262,892	237.2%	37
	2027	97,125	259,682	267.4%	32
	2028	84,722	254,630	300.5%	29
	2029	73,544	248,825	338.3%	25
	2030	63,517	240,021	377.9%	22
	2031	54,550	231,264	423.9%	19
	2032	46,560	220,711	474.0%	16
	2033	39,485	208,430	527.9%	14
	2034	33,261	193,969	583.2%	12
	2035	27,825	178,314	640.8%	10
	2036	23,111	161,871	700.4%	8
	2037	19,056	144,918	760.5%	7
	2038	15,595	128,757	825.6%	6
	2039	12,665	111,908	883.6%	5
	2040	10,205	96,198	942.7%	4
	2041	8,156	81,641	1001.0%	3
	2042	6,464	68,707	1062.9%	2
	2043	5,079	57,110	1124.4%	2
	2044	3,954	46,904	1186.1%	2
	2045	3,050	37,797	1239.3%	1
	2046	2,330	29,868	1282.1%	1
2047	1,762	23,303	1322.6%	1	
2048	1,319	17,730	1343.8%	1	
2049	979	13,248	1353.8%	0	
2050	719	9,712	1350.6%	0	
2051	524	6,996	1335.3%	0	
2052	379	5,102	1347.5%	0	
	Total Past	4,653,408	1,347,180	29.0%	2,632
	Total Future	3,288,617	3,830,905	116.5%	997
	Grand Total	7,942,025	5,178,085	65.2%	3,629

Exhibit IV
Genworth Life Insurance Company
Current Annual Premiums

Form: 7030 et al

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual Lifetime Benefit Period						Compound Benefit Increase Option		
	No Benefit Increase Option		Simple Benefit Increase Option						
	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period		
	50 Days	100 Days	50 Days	100 Days	50 Days	100 Days	100 Days		
18	59.46	55.66	89.82	80.96	121.44		113.85		
19	59.46	55.66	89.82	80.96	121.44		113.85		
20	59.46	55.66	89.82	80.96	121.44		113.85		
21	59.46	55.66	89.82	80.96	121.44		113.85		
22	59.46	55.66	89.82	80.96	121.44		113.85		
23	59.46	55.66	89.82	80.96	121.44		113.85		
24	59.46	55.66	89.82	80.96	121.44		113.85		
25	63.25	60.72	96.14	88.55	131.56		122.71		
26	63.25	60.72	96.14	88.55	131.56		122.71		
27	63.25	60.72	96.14	88.55	131.56		122.71		
28	63.25	60.72	96.14	88.55	131.56		122.71		
29	63.25	60.72	96.14	88.55	131.56		122.71		
30	69.58	64.52	103.73	94.88	141.68		132.83		
31	69.58	64.52	103.73	94.88	141.68		132.83		
32	69.58	64.52	103.73	94.88	141.68		132.83		
33	69.58	64.52	103.73	94.88	141.68		132.83		
34	69.58	64.52	103.73	94.88	141.68		132.83		
35	74.64	70.84	112.59	102.47	153.07		142.95		
36	74.64	70.84	112.59	102.47	153.07		142.95		
37	74.64	70.84	112.59	102.47	153.07		142.95		
38	74.64	70.84	112.59	102.47	153.07		142.95		
39	74.64	70.84	112.59	102.47	153.07		142.95		
40	80.96	75.90	121.44	111.32	165.72		154.33		
41	80.96	75.90	121.44	111.32	165.72		154.33		
42	80.96	75.90	121.44	111.32	165.72		154.33		
43	80.96	75.90	121.44	111.32	165.72		154.33		
44	80.96	75.90	121.44	111.32	165.72		154.33		
45	80.96	75.90	121.44	111.32	165.72		154.33		
46	83.49	78.43	123.97	112.59	168.25		156.86		
47	84.76	79.70	125.24	113.85	172.04		160.66		
48	84.76	80.96	127.77	116.38	174.57		163.19		
49	86.02	82.23	130.30	117.65	175.84		164.45		
50	88.55	82.23	131.56	120.18	177.10		165.72		
51	89.82	84.76	135.36	123.97	180.90		168.25		
52	93.61	88.55	140.42	127.77	185.96		174.57		
53	96.14	91.08	146.74	135.36	193.55		180.90		
54	101.20	94.88	155.60	144.21	199.87		187.22		
55	106.26	99.94	165.72	154.33	209.99		196.08		
56	113.85	106.26	177.10	165.72	222.64		207.46		
57	122.71	113.85	188.49	177.10	235.29		218.85		
58	127.77	120.18	202.40	192.28	249.21		234.03		
59	140.42	130.30	216.32	204.93	264.39		246.68		
60	148.01	136.62	230.23	218.85	279.57		261.86		
61	160.66	148.01	247.94	236.56	298.54		279.57		
62	172.04	160.66	264.39	250.47	318.78		298.54		
63	185.96	173.31	278.30	264.39	341.55		321.31		
64	198.61	184.69	292.22	277.04	364.32		344.08		
65	215.05	199.87	307.40	289.69	389.62		369.38		
66	232.76	217.58	326.37	306.13	418.72		395.95		
67	254.27	239.09	355.47	332.70	451.61		426.31		
68	282.10	264.39	394.68	371.91	489.56		461.73		
69	312.46	293.48	444.02	417.45	533.83		500.94		
70	349.14	326.37	502.21	471.85	580.64		541.42		
71	388.36	363.06	564.19	530.04	633.77		589.49		
72	433.90	406.07	629.97	590.76	697.02		647.68		
73	485.76	452.87	698.28	654.01	762.80		709.67		
74	540.16	502.21	770.39	722.32	837.43		781.77		
75	603.41	557.87	847.55	791.89	918.39		861.47		
76	667.92	619.85	931.04	870.32	1,005.68		946.22		
77	736.23	683.10	1,018.33	952.55	1,095.49		1,033.51		
78	799.48	743.82	1,105.61	1,034.77	1,180.25		1,113.20		
79	864.00	807.07	1,194.16	1,119.53	1,267.53		1,195.43		
80	933.57	872.85	1,289.04	1,211.87	1,357.35		1,280.18		
81	1,012.00	947.49	1,392.77	1,313.07	1,457.28		1,373.79		
82	1,101.82	1,033.51	1,512.94	1,428.19	1,569.87		1,480.05		
83	1,208.08	1,134.71	1,652.09	1,558.48	1,696.37		1,600.23		
84	1,334.58	1,251.09	1,812.75	1,709.02	1,843.11		1,739.38		
85	1,456.02	1,363.67	1,975.93	1,863.35	2,008.82		1,896.24		
86	1,587.58	1,486.38	2,154.30	2,030.33	2,189.72		2,065.75		
87	1,730.52	1,619.20	2,349.11	2,213.75	2,387.06		2,252.97		
88	1,886.12	1,765.94	2,560.36	2,413.62	2,602.11		2,455.37		
89	2,056.89	1,924.07	2,790.59	2,629.94	2,837.40		2,676.74		
90	2,241.58	2,098.64	3,041.06	2,866.49	3,092.93		2,917.09		
91	2,443.98	2,287.12	3,314.30	3,124.55	3,369.96		3,178.95		
92	2,664.09	2,493.32	3,612.84	3,405.38	3,673.56		3,464.84		
93	2,903.18	2,718.49	3,937.95	3,712.78	4,004.99		3,777.29		
94	3,165.03	2,962.63	4,292.15	4,046.74	4,365.52		4,117.58		
95	3,165.03	2,962.63	4,292.15	4,046.74	4,365.52		4,117.58		
96	3,165.03	2,962.63	4,292.15	4,046.74	4,365.52		4,117.58		
97	3,165.03	2,962.63	4,292.15	4,046.74	4,365.52		4,117.58		
98	3,165.03	2,962.63	4,292.15	4,046.74	4,365.52		4,117.58		
99	3,165.03	2,962.63	4,292.15	4,046.74	4,365.52		4,117.58		
100	3,165.03	2,962.63	4,292.15	4,046.74	4,365.52		4,117.58		

Exhibit IV

Genworth Life Insurance Company
Current Annual Premiums

Form: 7030 et al

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual 6 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	50.60	48.07	74.64	69.58	105.00		99.94	
19	50.60	48.07	74.64	69.58	105.00		99.94	
20	50.60	48.07	74.64	69.58	105.00		99.94	
21	50.60	48.07	74.64	69.58	105.00		99.94	
22	50.60	48.07	74.64	69.58	105.00		99.94	
23	50.60	48.07	74.64	69.58	105.00		99.94	
24	50.60	48.07	74.64	69.58	105.00		99.94	
25	54.40	51.87	80.96	74.64	113.85		106.26	
26	54.40	51.87	80.96	74.64	113.85		106.26	
27	54.40	51.87	80.96	74.64	113.85		106.26	
28	54.40	51.87	80.96	74.64	113.85		106.26	
29	54.40	51.87	80.96	74.64	113.85		106.26	
30	59.46	55.66	88.55	80.96	122.71		115.12	
31	59.46	55.66	88.55	80.96	122.71		115.12	
32	59.46	55.66	88.55	80.96	122.71		115.12	
33	59.46	55.66	88.55	80.96	122.71		115.12	
34	59.46	55.66	88.55	80.96	122.71		115.12	
35	63.25	60.72	94.88	88.55	132.83		123.97	
36	63.25	60.72	94.88	88.55	132.83		123.97	
37	63.25	60.72	94.88	88.55	132.83		123.97	
38	63.25	60.72	94.88	88.55	132.83		123.97	
39	63.25	60.72	94.88	88.55	132.83		123.97	
40	69.58	64.52	102.47	94.88	142.95		134.09	
41	69.58	64.52	102.47	94.88	142.95		134.09	
42	69.58	64.52	102.47	94.88	142.95		134.09	
43	69.58	64.52	102.47	94.88	142.95		134.09	
44	69.58	64.52	102.47	94.88	142.95		134.09	
45	69.58	64.52	102.47	94.88	142.95		134.09	
46	70.84	65.78	105.00	96.14	145.48		136.62	
47	72.11	68.31	106.26	98.67	148.01		137.89	
48	73.37	68.31	108.79	101.20	150.54		141.68	
49	74.64	69.58	111.32	102.47	151.80		141.68	
50	74.64	69.58	112.59	103.73	153.07		142.95	
51	75.90	70.84	115.12	106.26	155.60		145.48	
52	78.43	72.11	117.65	110.06	160.66		150.54	
53	80.96	74.64	123.97	115.12	165.72		154.33	
54	84.76	79.70	131.56	122.71	172.04		160.66	
55	91.08	84.76	140.42	131.56	178.37		166.98	
56	96.14	89.82	148.01	137.89	187.22		174.57	
57	102.47	94.88	158.13	148.01	198.61		184.69	
58	110.06	102.47	170.78	158.13	209.99		196.08	
59	117.65	110.06	183.43	172.04	223.91		207.46	
60	126.50	116.38	196.08	183.43	239.09		222.64	
61	136.62	125.24	209.99	196.08	255.53		236.56	
62	146.74	135.36	225.17	209.99	271.98		254.27	
63	156.86	145.48	237.82	223.91	290.95		270.71	
64	169.51	156.86	253.00	235.29	309.93		288.42	
65	180.90	168.25	266.92	249.21	328.90		306.13	
66	196.08	182.16	284.63	265.65	351.67		327.64	
67	213.79	197.34	308.66	288.42	378.24		351.67	
68	239.09	221.38	344.08	320.05	412.39		384.56	
69	264.39	245.41	383.30	356.73	450.34		417.45	
70	293.48	273.24	428.84	399.74	492.09		456.67	
71	328.90	306.13	480.70	446.55	538.89		499.68	
72	370.65	344.08	535.10	498.41	593.29		549.01	
73	413.66	382.03	590.76	547.75	650.21		603.41	
74	461.73	427.57	651.48	603.41	715.99		664.13	
75	513.59	474.38	717.26	666.66	785.57		729.91	
76	570.52	526.24	788.10	731.17	858.94		799.48	
77	631.24	584.43	862.73	802.01	938.63		874.12	
78	689.43	637.56	939.90	874.12	1,012.00		944.96	
79	748.88	694.49	1,017.06	947.49	1,089.17		1,015.80	
80	809.60	751.41	1,100.55	1,027.18	1,170.13		1,090.43	
81	881.71	819.72	1,191.63	1,113.20	1,256.15		1,172.66	
82	963.93	896.89	1,296.63	1,213.14	1,356.08		1,266.27	
83	1,058.81	985.44	1,415.54	1,323.19	1,467.40		1,370.00	
84	1,172.66	1,090.43	1,552.16	1,452.22	1,595.17		1,491.44	
85	1,278.92	1,189.10	1,691.31	1,582.52	1,738.11		1,625.53	
86	1,394.03	1,296.63	1,844.37	1,725.46	1,893.71		1,772.27	
87	1,519.27	1,414.27	2,010.09	1,881.06	2,064.48		1,931.66	
88	1,655.89	1,540.77	2,190.98	2,050.57	2,250.44		2,104.96	
89	1,805.16	1,678.66	2,388.32	2,235.26	2,452.84		2,294.71	
90	1,968.34	1,830.46	2,604.64	2,435.13	2,672.95		2,500.91	
91	2,144.18	1,994.91	2,838.66	2,653.97	2,914.56		2,726.08	
92	2,337.72	2,175.80	3,094.19	2,893.06	3,176.42		2,972.75	
93	2,547.71	2,371.88	3,372.49	3,153.65	3,462.31		3,240.93	
94	2,777.94	2,584.40	3,676.09	3,438.27	3,773.50		3,533.15	
95	2,777.94	2,584.40	3,676.09	3,438.27	3,773.50		3,533.15	
96	2,777.94	2,584.40	3,676.09	3,438.27	3,773.50		3,533.15	
97	2,777.94	2,584.40	3,676.09	3,438.27	3,773.50		3,533.15	
98	2,777.94	2,584.40	3,676.09	3,438.27	3,773.50		3,533.15	
99	2,777.94	2,584.40	3,676.09	3,438.27	3,773.50		3,533.15	
100	2,777.94	2,584.40	3,676.09	3,438.27	3,773.50		3,533.15	

Exhibit IV
Genworth Life Insurance Company
Current Annual Premiums

Form: 7030 et al

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual 4 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	41.75	39.22	63.25	59.46	89.82	83.49		
19	41.75	39.22	63.25	59.46	89.82	83.49		
20	41.75	39.22	63.25	59.46	89.82	83.49		
21	41.75	39.22	63.25	59.46	89.82	83.49		
22	41.75	39.22	63.25	59.46	89.82	83.49		
23	41.75	39.22	63.25	59.46	89.82	83.49		
24	41.75	39.22	63.25	59.46	89.82	83.49		
25	44.28	41.75	68.31	63.25	96.14	91.08		
26	44.28	41.75	68.31	63.25	96.14	91.08		
27	44.28	41.75	68.31	63.25	96.14	91.08		
28	44.28	41.75	68.31	63.25	96.14	91.08		
29	44.28	41.75	68.31	63.25	96.14	91.08		
30	49.34	44.28	73.37	69.58	103.73	98.67		
31	49.34	44.28	73.37	69.58	103.73	98.67		
32	49.34	44.28	73.37	69.58	103.73	98.67		
33	49.34	44.28	73.37	69.58	103.73	98.67		
34	49.34	44.28	73.37	69.58	103.73	98.67		
35	53.13	48.07	79.70	74.64	112.59	105.00		
36	53.13	48.07	79.70	74.64	112.59	105.00		
37	53.13	48.07	79.70	74.64	112.59	105.00		
38	53.13	48.07	79.70	74.64	112.59	105.00		
39	53.13	48.07	79.70	74.64	112.59	105.00		
40	58.19	51.87	84.76	80.96	121.44	113.85		
41	58.19	51.87	84.76	80.96	121.44	113.85		
42	58.19	51.87	84.76	80.96	121.44	113.85		
43	58.19	51.87	84.76	80.96	121.44	113.85		
44	58.19	51.87	84.76	80.96	121.44	113.85		
45	58.19	51.87	84.76	80.96	121.44	113.85		
46	58.19	51.87	86.02	82.23	122.71	115.12		
47	59.46	53.13	88.55	83.49	125.24	117.65		
48	60.72	54.40	89.82	84.76	126.50	120.18		
49	60.72	54.40	91.08	84.76	126.50	120.18		
50	61.99	55.66	92.35	86.02	127.77	121.44		
51	61.99	55.66	93.61	88.55	131.56	122.71		
52	64.52	59.46	98.67	92.35	132.83	123.97		
53	68.31	61.99	102.47	94.88	136.62	127.77		
54	70.84	64.52	106.26	99.94	142.95	132.83		
55	74.64	69.58	113.85	105.00	146.74	135.36		
56	78.43	72.11	121.44	112.59	154.33	141.68		
57	83.49	78.43	130.30	120.18	163.19	150.54		
58	91.08	83.49	137.89	127.77	172.04	156.86		
59	98.67	89.82	148.01	136.62	184.69	168.25		
60	103.73	94.88	161.92	148.01	197.34	180.90		
61	112.59	103.73	173.31	158.13	209.99	193.55		
62	122.71	112.59	185.96	172.04	226.44	206.20		
63	130.30	118.91	199.87	183.43	240.35	217.58		
64	139.15	127.77	212.52	197.34	253.00	231.50		
65	148.01	135.36	227.70	209.99	266.92	244.15		
66	160.66	146.74	242.88	225.17	284.63	259.33		
67	174.57	160.66	263.12	244.15	306.13	279.57		
68	194.81	178.37	290.95	268.18	335.23	304.87		
69	216.32	198.61	320.05	296.01	366.85	336.49		
70	240.35	221.38	356.73	327.64	403.54	369.38		
71	270.71	249.21	394.68	363.06	442.75	408.60		
72	303.60	278.30	438.96	401.01	488.29	451.61		
73	340.29	313.72	484.50	442.75	538.89	495.88		
74	379.50	350.41	531.30	487.03	592.02	545.22		
75	425.04	392.15	585.70	537.63	650.21	598.35		
76	474.38	436.43	645.15	592.02	713.46	654.01		
77	524.98	483.23	709.67	652.74	780.51	715.99		
78	578.11	531.30	772.92	712.20	843.76	774.18		
79	631.24	581.90	838.70	772.92	909.54	834.90		
80	688.16	632.50	910.80	839.96	980.38	900.68		
81	751.41	691.96	991.76	915.86	1,055.01	971.52		
82	826.05	760.27	1,079.05	998.09	1,141.03	1,051.22		
83	909.54	837.43	1,178.98	1,090.43	1,238.44	1,141.03		
84	1,010.74	929.78	1,291.57	1,195.43	1,348.49	1,242.23		
85	1,101.82	1,013.27	1,407.95	1,302.95	1,469.93	1,354.82		
86	1,201.75	1,105.61	1,534.45	1,420.60	1,601.49	1,476.26		
87	1,309.28	1,205.55	1,672.33	1,548.36	1,745.70	1,610.35		
88	1,426.92	1,314.34	1,822.87	1,688.78	1,903.83	1,754.56		
89	1,554.69	1,433.25	1,987.32	1,840.58	2,075.87	1,911.42		
90	1,695.10	1,561.01	2,165.68	2,006.29	2,261.82	2,083.46		
91	1,848.17	1,701.43	2,360.49	2,185.92	2,465.49	2,271.94		
92	2,015.15	1,854.49	2,571.75	2,382.00	2,688.13	2,475.61		
93	2,196.04	2,021.47	2,803.24	2,595.78	2,929.74	2,699.51		
94	2,393.38	2,202.37	3,056.24	2,828.54	3,194.13	2,941.13		
95	2,393.38	2,202.37	3,056.24	2,828.54	3,194.13	2,941.13		
96	2,393.38	2,202.37	3,056.24	2,828.54	3,194.13	2,941.13		
97	2,393.38	2,202.37	3,056.24	2,828.54	3,194.13	2,941.13		
98	2,393.38	2,202.37	3,056.24	2,828.54	3,194.13	2,941.13		
99	2,393.38	2,202.37	3,056.24	2,828.54	3,194.13	2,941.13		
100	2,393.38	2,202.37	3,056.24	2,828.54	3,194.13	2,941.13		

Exhibit IV

**Genworth Life Insurance Company
Current Annual Premiums**

Form: 7030 et al

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual 3 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	37.95	34.16	54.40	50.60	78.43	72.11		
19	37.95	34.16	54.40	50.60	78.43	72.11		
20	37.95	34.16	54.40	50.60	78.43	72.11		
21	37.95	34.16	54.40	50.60	78.43	72.11		
22	37.95	34.16	54.40	50.60	78.43	72.11		
23	37.95	34.16	54.40	50.60	78.43	72.11		
24	37.95	34.16	54.40	50.60	78.43	72.11		
25	40.48	37.95	59.46	54.40	83.49	78.43		
26	40.48	37.95	59.46	54.40	83.49	78.43		
27	40.48	37.95	59.46	54.40	83.49	78.43		
28	40.48	37.95	59.46	54.40	83.49	78.43		
29	40.48	37.95	59.46	54.40	83.49	78.43		
30	43.01	40.48	63.25	59.46	91.08	83.49		
31	43.01	40.48	63.25	59.46	91.08	83.49		
32	43.01	40.48	63.25	59.46	91.08	83.49		
33	43.01	40.48	63.25	59.46	91.08	83.49		
34	43.01	40.48	63.25	59.46	91.08	83.49		
35	45.54	43.01	69.58	63.25	98.67	91.08		
36	45.54	43.01	69.58	63.25	98.67	91.08		
37	45.54	43.01	69.58	63.25	98.67	91.08		
38	45.54	43.01	69.58	63.25	98.67	91.08		
39	45.54	43.01	69.58	63.25	98.67	91.08		
40	50.60	45.54	74.64	69.58	105.00	98.67		
41	50.60	45.54	74.64	69.58	105.00	98.67		
42	50.60	45.54	74.64	69.58	105.00	98.67		
43	50.60	45.54	74.64	69.58	105.00	98.67		
44	50.60	45.54	74.64	69.58	105.00	98.67		
45	50.60	45.54	74.64	69.58	105.00	98.67		
46	55.66	48.07	75.90	70.84	106.26	99.94		
47	58.19	49.34	78.43	72.11	110.06	101.20		
48	58.19	49.34	78.43	72.11	111.32	102.47		
49	58.19	49.34	79.70	73.37	112.59	103.73		
50	59.46	50.60	80.96	74.64	112.59	103.73		
51	60.72	51.87	82.23	75.90	113.85	105.00		
52	61.99	51.87	84.76	79.70	116.38	108.79		
53	63.25	53.13	89.82	82.23	120.18	111.32		
54	65.78	55.66	94.88	88.55	123.97	113.85		
55	69.58	59.46	101.20	92.35	130.30	117.65		
56	73.37	63.25	106.26	98.67	135.36	123.97		
57	79.70	68.31	113.85	105.00	142.95	131.56		
58	84.76	72.11	122.71	112.59	151.80	136.62		
59	92.35	78.43	131.56	120.18	161.92	146.74		
60	99.94	84.76	140.42	127.77	173.31	156.86		
61	106.26	92.35	151.80	136.62	185.96	168.25		
62	115.12	98.67	163.19	148.01	196.08	178.37		
63	123.97	107.53	173.31	159.39	209.99	191.02		
64	132.83	113.85	187.22	170.78	221.38	201.14		
65	141.68	121.44	198.61	182.16	235.29	215.05		
66	153.07	130.30	215.05	197.34	249.21	227.70		
67	166.98	142.95	232.76	213.79	268.18	244.15		
68	184.69	158.13	255.53	234.03	292.22	266.92		
69	206.20	175.84	280.83	256.80	320.05	293.48		
70	228.97	197.34	308.66	283.36	351.67	321.31		
71	256.80	220.11	342.82	313.72	387.09	354.20		
72	288.42	247.94	379.50	346.61	426.31	390.89		
73	321.31	275.77	419.98	383.30	468.05	430.10		
74	359.26	307.40	462.99	423.78	514.86	473.11		
75	401.01	342.82	511.06	466.79	566.72	518.65		
76	445.28	379.50	561.66	513.59	617.32	566.72		
77	494.62	423.78	618.59	565.46	676.78	619.85		
78	545.22	465.52	672.98	617.32	731.17	670.45		
79	594.55	509.80	729.91	670.45	785.57	721.05		
80	648.95	557.87	790.63	726.11	845.02	774.18		
81	712.20	611.00	857.67	789.36	909.54	833.64		
82	780.51	671.72	932.31	857.67	981.64	899.42		
83	861.47	740.03	1,017.06	936.10	1,063.87	975.32		
84	953.81	819.72	1,114.47	1,027.18	1,156.21	1,060.07		
85	1,039.83	893.09	1,214.40	1,119.53	1,261.21	1,154.95		
86	1,132.18	974.05	1,323.19	1,220.73	1,375.06	1,259.94		
87	1,233.38	1,061.34	1,442.10	1,330.78	1,499.03	1,373.79		
88	1,344.70	1,156.21	1,572.40	1,450.96	1,634.38	1,497.76		
89	1,464.87	1,261.21	1,714.08	1,581.25	1,781.12	1,631.85		
90	1,596.43	1,375.06	1,868.41	1,724.20	1,941.78	1,778.59		
91	1,739.38	1,499.03	2,036.65	1,879.79	2,117.61	1,939.25		
92	1,896.24	1,634.38	2,220.08	2,048.04	2,308.63	2,113.82		
93	2,065.75	1,781.12	2,419.95	2,232.73	2,516.09	2,303.57		
94	2,252.97	1,941.78	2,637.53	2,433.86	2,742.52	2,511.03		
95	2,252.97	1,941.78	2,637.53	2,433.86	2,742.52	2,511.03		
96	2,252.97	1,941.78	2,637.53	2,433.86	2,742.52	2,511.03		
97	2,252.97	1,941.78	2,637.53	2,433.86	2,742.52	2,511.03		
98	2,252.97	1,941.78	2,637.53	2,433.86	2,742.52	2,511.03		
99	2,252.97	1,941.78	2,637.53	2,433.86	2,742.52	2,511.03		
100	2,252.97	1,941.78	2,637.53	2,433.86	2,742.52	2,511.03		

Exhibit IV
Genworth Life Insurance Company
Current Annual Premiums

Form: 7030 et al

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual 2 Year Benefit Period								
	No Benefit Increase Option			Simple Benefit Increase Option			Compound Benefit Increase Option		
	Elimination Period 50 Days	Elimination Period 100 Days		Elimination Period 50 Days	Elimination Period 100 Days		Elimination Period 50 Days	Elimination Period 100 Days	
18	30.36	27.83		41.75	39.22		60.72	54.40	
19	30.36	27.83		41.75	39.22		60.72	54.40	
20	30.36	27.83		41.75	39.22		60.72	54.40	
21	30.36	27.83		41.75	39.22		60.72	54.40	
22	30.36	27.83		41.75	39.22		60.72	54.40	
23	30.36	27.83		41.75	39.22		60.72	54.40	
24	30.36	27.83		41.75	39.22		60.72	54.40	
25	32.89	29.10		44.28	41.75		64.52	59.46	
26	32.89	29.10		44.28	41.75		64.52	59.46	
27	32.89	29.10		44.28	41.75		64.52	59.46	
28	32.89	29.10		44.28	41.75		64.52	59.46	
29	32.89	29.10		44.28	41.75		64.52	59.46	
30	36.69	31.63		49.34	44.28		70.84	63.25	
31	36.69	31.63		49.34	44.28		70.84	63.25	
32	36.69	31.63		49.34	44.28		70.84	63.25	
33	36.69	31.63		49.34	44.28		70.84	63.25	
34	36.69	31.63		49.34	44.28		70.84	63.25	
35	39.22	34.16		53.13	48.07		75.90	68.31	
36	39.22	34.16		53.13	48.07		75.90	68.31	
37	39.22	34.16		53.13	48.07		75.90	68.31	
38	39.22	34.16		53.13	48.07		75.90	68.31	
39	39.22	34.16		53.13	48.07		75.90	68.31	
40	41.75	37.95		58.19	51.87		82.23	73.37	
41	41.75	37.95		58.19	51.87		82.23	73.37	
42	41.75	37.95		58.19	51.87		82.23	73.37	
43	41.75	37.95		58.19	51.87		82.23	73.37	
44	41.75	37.95		58.19	51.87		82.23	73.37	
45	41.75	37.95		58.19	51.87		82.23	73.37	
46	41.75	39.22		59.46	53.13		83.49	74.64	
47	43.01	39.22		60.72	54.40		84.76	75.90	
48	43.01	39.22		61.99	55.66		86.02	78.43	
49	44.28	40.48		61.99	55.66		86.02	78.43	
50	44.28	40.48		63.25	58.19		88.55	79.70	
51	44.28	40.48		64.52	59.46		88.55	79.70	
52	45.54	41.75		65.78	60.72		91.08	82.23	
53	48.07	43.01		70.84	64.52		93.61	84.76	
54	49.34	44.28		74.64	68.31		98.67	88.55	
55	53.13	48.07		79.70	72.11		101.20	92.35	
56	54.40	49.34		83.49	75.90		105.00	94.88	
57	59.46	51.87		91.08	82.23		112.59	101.20	
58	63.25	55.66		96.14	88.55		120.18	108.79	
59	69.58	61.99		102.47	92.35		126.50	113.85	
60	74.64	68.31		111.32	99.94		135.36	122.71	
61	80.96	73.37		117.65	106.26		145.48	132.83	
62	89.82	80.96		126.50	113.85		154.33	140.42	
63	94.88	87.29		136.62	122.71		164.45	150.54	
64	101.20	92.35		148.01	132.83		173.31	158.13	
65	107.53	98.67		158.13	141.68		185.96	168.25	
66	116.38	107.53		170.78	154.33		196.08	178.37	
67	126.50	115.12		183.43	165.72		212.52	193.55	
68	140.42	127.77		201.14	180.90		231.50	209.99	
69	155.60	141.68		221.38	199.87		253.00	228.97	
70	174.57	159.39		240.35	218.85		275.77	247.94	
71	193.55	178.37		264.39	239.09		302.34	274.51	
72	217.58	198.61		292.22	265.65		332.70	299.81	
73	241.62	221.38		323.84	294.75		364.32	330.17	
74	268.18	244.15		360.53	326.37		399.74	364.32	
75	298.54	269.45		399.74	361.79		436.43	398.48	
76	330.17	298.54		440.22	399.74		479.44	437.69	
77	368.12	332.70		483.23	438.96		519.92	475.64	
78	404.80	366.85		523.71	475.64		560.40	512.33	
79	444.02	403.54		565.46	513.59		600.88	546.48	
80	487.03	445.28		608.47	554.07		643.89	584.43	
81	533.83	489.56		656.54	597.08		690.69	626.18	
82	586.96	540.16		712.20	647.68		743.82	672.98	
83	646.42	593.29		774.18	705.87		802.01	724.85	
84	713.46	655.27		848.82	772.92		870.32	789.36	
85	777.98	714.73		925.98	841.23		950.02	858.94	
86	848.82	779.24		1,009.47	917.13		1,034.77	936.10	
87	925.98	850.08		1,100.55	999.35		1,128.38	1,019.59	
88	1,009.47	927.25		1,200.49	1,089.17		1,229.58	1,111.94	
89	1,100.55	1,010.74		1,308.01	1,187.84		1,339.64	1,211.87	
90	1,200.49	1,101.82		1,424.39	1,295.36		1,459.81	1,320.66	
91	1,308.01	1,201.75		1,553.42	1,411.74		1,592.64	1,439.57	
92	1,424.39	1,309.28		1,693.84	1,539.51		1,735.58	1,569.87	
93	1,553.42	1,426.92		1,845.64	1,677.39		1,891.18	1,711.55	
94	1,693.84	1,554.69		2,011.35	1,827.93		2,060.69	1,864.61	
95	1,693.84	1,554.69		2,011.35	1,827.93		2,060.69	1,864.61	
96	1,693.84	1,554.69		2,011.35	1,827.93		2,060.69	1,864.61	
97	1,693.84	1,554.69		2,011.35	1,827.93		2,060.69	1,864.61	
98	1,693.84	1,554.69		2,011.35	1,827.93		2,060.69	1,864.61	
99	1,693.84	1,554.69		2,011.35	1,827.93		2,060.69	1,864.61	
100	1,693.84	1,554.69		2,011.35	1,827.93		2,060.69	1,864.61	

Exhibit IV

**Genworth Life Insurance Company
Current Annual Premiums**

Form: 7030 et al

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 12 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	44.28	41.75	64.52	60.72	91.08	91.08	86.02	86.02
19	44.28	41.75	64.52	60.72	91.08	91.08	86.02	86.02
20	44.28	41.75	64.52	60.72	91.08	91.08	86.02	86.02
21	44.28	41.75	64.52	60.72	91.08	91.08	86.02	86.02
22	44.28	41.75	64.52	60.72	91.08	91.08	86.02	86.02
23	44.28	41.75	64.52	60.72	91.08	91.08	86.02	86.02
24	44.28	41.75	64.52	60.72	91.08	91.08	86.02	86.02
25	46.81	44.28	69.58	64.52	98.67	98.67	92.35	92.35
26	46.81	44.28	69.58	64.52	98.67	98.67	92.35	92.35
27	46.81	44.28	69.58	64.52	98.67	98.67	92.35	92.35
28	46.81	44.28	69.58	64.52	98.67	98.67	92.35	92.35
29	46.81	44.28	69.58	64.52	98.67	98.67	92.35	92.35
30	51.87	48.07	75.90	69.58	106.26	106.26	99.94	99.94
31	51.87	48.07	75.90	69.58	106.26	106.26	99.94	99.94
32	51.87	48.07	75.90	69.58	106.26	106.26	99.94	99.94
33	51.87	48.07	75.90	69.58	106.26	106.26	99.94	99.94
34	51.87	48.07	75.90	69.58	106.26	106.26	99.94	99.94
35	54.40	51.87	82.23	75.90	115.12	115.12	107.53	107.53
36	54.40	51.87	82.23	75.90	115.12	115.12	107.53	107.53
37	54.40	51.87	82.23	75.90	115.12	115.12	107.53	107.53
38	54.40	51.87	82.23	75.90	115.12	115.12	107.53	107.53
39	54.40	51.87	82.23	75.90	115.12	115.12	107.53	107.53
40	60.72	55.66	88.55	82.23	123.97	123.97	116.38	116.38
41	60.72	55.66	88.55	82.23	123.97	123.97	116.38	116.38
42	60.72	55.66	88.55	82.23	123.97	123.97	116.38	116.38
43	60.72	55.66	88.55	82.23	123.97	123.97	116.38	116.38
44	60.72	55.66	88.55	82.23	123.97	123.97	116.38	116.38
45	60.72	55.66	88.55	82.23	123.97	123.97	116.38	116.38
46	60.72	56.93	91.08	83.49	125.24	125.24	117.65	117.65
47	61.99	59.46	92.35	84.76	127.77	127.77	118.91	118.91
48	63.25	59.46	93.61	87.29	130.30	130.30	122.71	122.71
49	64.52	60.72	96.14	88.55	131.56	131.56	122.71	122.71
50	64.52	60.72	97.41	89.82	132.83	132.83	123.97	123.97
51	65.78	60.72	99.94	92.35	134.09	134.09	125.24	125.24
52	68.31	61.99	101.20	94.88	139.15	139.15	130.30	130.30
53	69.58	64.52	107.53	99.94	142.95	142.95	132.83	132.83
54	73.37	68.31	113.85	106.26	149.27	149.27	139.15	139.15
55	78.43	73.37	121.44	113.85	154.33	154.33	144.21	144.21
56	83.49	77.17	127.77	118.91	161.92	161.92	150.54	150.54
57	88.55	82.23	136.62	127.77	172.04	172.04	159.39	159.39
58	94.88	88.55	148.01	136.62	180.90	180.90	169.51	169.51
59	101.20	94.88	158.13	149.27	193.55	193.55	179.63	179.63
60	108.79	99.94	169.51	158.13	206.20	206.20	192.28	192.28
61	117.65	108.79	180.90	169.51	221.38	221.38	204.93	204.93
62	126.50	116.38	194.81	180.90	235.29	235.29	220.11	220.11
63	135.36	125.24	204.93	193.55	251.74	251.74	234.03	234.03
64	146.74	135.36	218.85	203.67	268.18	268.18	249.21	249.21
65	156.86	145.48	230.23	215.05	284.63	284.63	264.39	264.39
66	169.51	156.86	245.41	228.97	303.60	303.60	283.36	283.36
67	184.69	170.78	266.92	249.21	326.37	326.37	303.60	303.60
68	206.20	191.02	297.28	277.04	356.73	356.73	332.70	332.70
69	228.97	212.52	331.43	308.66	389.62	389.62	360.53	360.53
70	253.00	236.56	370.65	345.35	425.04	425.04	394.68	394.68
71	284.63	264.39	414.92	385.83	465.52	465.52	431.37	431.37
72	320.05	297.28	461.73	430.10	512.33	512.33	474.38	474.38
73	358.00	330.17	509.80	473.11	561.66	561.66	521.18	521.18
74	398.48	369.38	562.93	521.18	618.59	618.59	574.31	574.31
75	444.02	409.86	619.85	575.58	679.31	679.31	631.24	631.24
76	493.35	454.14	680.57	631.24	742.56	742.56	690.69	690.69
77	545.22	504.74	745.09	693.22	810.87	810.87	755.21	755.21
78	595.82	550.28	812.13	755.21	874.12	874.12	815.93	815.93
79	646.42	599.61	879.18	818.46	941.16	941.16	877.91	877.91
80	699.55	648.95	951.28	888.03	1,010.74	1,010.74	942.43	942.43
81	761.53	708.40	1,029.71	961.40	1,085.37	1,085.37	1,013.27	1,013.27
82	832.37	775.45	1,120.79	1,048.69	1,171.39	1,171.39	1,094.23	1,094.23
83	914.60	851.35	1,223.26	1,143.56	1,267.53	1,267.53	1,184.04	1,184.04
84	1,013.27	942.43	1,340.90	1,254.88	1,378.85	1,378.85	1,289.04	1,289.04
85	1,105.61	1,027.18	1,461.08	1,367.47	1,501.56	1,501.56	1,404.15	1,404.15
86	1,204.28	1,120.79	1,593.90	1,490.17	1,635.65	1,635.65	1,530.65	1,530.65
87	1,313.07	1,221.99	1,736.85	1,625.53	1,783.65	1,783.65	1,668.54	1,668.54
88	1,430.72	1,330.78	1,892.44	1,772.27	1,944.31	1,944.31	1,819.07	1,819.07
89	1,559.75	1,450.96	2,063.22	1,931.66	2,118.88	2,118.88	1,982.26	1,982.26
90	1,700.16	1,581.25	2,250.44	2,103.70	2,309.89	2,309.89	2,160.62	2,160.62
91	1,851.96	1,724.20	2,452.84	2,293.45	2,518.62	2,518.62	2,355.43	2,355.43
92	2,020.21	1,879.79	2,672.95	2,499.64	2,745.05	2,745.05	2,567.95	2,567.95
93	2,201.10	2,049.30	2,913.30	2,724.81	2,991.73	2,991.73	2,800.71	2,800.71
94	2,399.71	2,232.73	3,176.42	2,970.22	3,259.91	3,259.91	3,052.45	3,052.45
95	2,399.71	2,232.73	3,176.42	2,970.22	3,259.91	3,259.91	3,052.45	3,052.45
96	2,399.71	2,232.73	3,176.42	2,970.22	3,259.91	3,259.91	3,052.45	3,052.45
97	2,399.71	2,232.73	3,176.42	2,970.22	3,259.91	3,259.91	3,052.45	3,052.45
98	2,399.71	2,232.73	3,176.42	2,970.22	3,259.91	3,259.91	3,052.45	3,052.45
99	2,399.71	2,232.73	3,176.42	2,970.22	3,259.91	3,259.91	3,052.45	3,052.45
100	2,399.71	2,232.73	3,176.42	2,970.22	3,259.91	3,259.91	3,052.45	3,052.45

Exhibit IV

**Genworth Life Insurance Company
Current Annual Premiums**

Form: 7030 et al

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 8 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	36.69	34.16	55.66	51.87	78.43	73.37	78.43	73.37
19	36.69	34.16	55.66	51.87	78.43	73.37	78.43	73.37
20	36.69	34.16	55.66	51.87	78.43	73.37	78.43	73.37
21	36.69	34.16	55.66	51.87	78.43	73.37	78.43	73.37
22	36.69	34.16	55.66	51.87	78.43	73.37	78.43	73.37
23	36.69	34.16	55.66	51.87	78.43	73.37	78.43	73.37
24	36.69	34.16	55.66	51.87	78.43	73.37	78.43	73.37
25	39.22	36.69	59.46	55.66	83.49	79.70	83.49	79.70
26	39.22	36.69	59.46	55.66	83.49	79.70	83.49	79.70
27	39.22	36.69	59.46	55.66	83.49	79.70	83.49	79.70
28	39.22	36.69	59.46	55.66	83.49	79.70	83.49	79.70
29	39.22	36.69	59.46	55.66	83.49	79.70	83.49	79.70
30	43.01	39.22	64.52	60.72	91.08	86.02	91.08	86.02
31	43.01	39.22	64.52	60.72	91.08	86.02	91.08	86.02
32	43.01	39.22	64.52	60.72	91.08	86.02	91.08	86.02
33	43.01	39.22	64.52	60.72	91.08	86.02	91.08	86.02
34	43.01	39.22	64.52	60.72	91.08	86.02	91.08	86.02
35	46.81	41.75	69.58	64.52	98.67	91.08	98.67	91.08
36	46.81	41.75	69.58	64.52	98.67	91.08	98.67	91.08
37	46.81	41.75	69.58	64.52	98.67	91.08	98.67	91.08
38	46.81	41.75	69.58	64.52	98.67	91.08	98.67	91.08
39	46.81	41.75	69.58	64.52	98.67	91.08	98.67	91.08
40	50.60	45.54	73.37	70.84	106.26	98.67	106.26	98.67
41	50.60	45.54	73.37	70.84	106.26	98.67	106.26	98.67
42	50.60	45.54	73.37	70.84	106.26	98.67	106.26	98.67
43	50.60	45.54	73.37	70.84	106.26	98.67	106.26	98.67
44	50.60	45.54	73.37	70.84	106.26	98.67	106.26	98.67
45	50.60	45.54	73.37	70.84	106.26	98.67	106.26	98.67
46	50.60	45.54	74.64	72.11	107.53	99.94	107.53	99.94
47	51.87	46.81	77.17	73.37	108.79	102.47	108.79	102.47
48	53.13	46.81	78.43	73.37	110.06	105.00	110.06	105.00
49	53.13	46.81	79.70	73.37	110.06	105.00	110.06	105.00
50	54.40	48.07	80.96	74.64	111.32	106.26	111.32	106.26
51	54.40	48.07	82.23	77.17	115.12	107.53	115.12	107.53
52	55.66	51.87	86.02	80.96	116.38	107.53	116.38	107.53
53	59.46	54.40	89.82	82.23	118.91	111.32	118.91	111.32
54	61.99	55.66	92.35	87.29	125.24	116.38	125.24	116.38
55	64.52	60.72	98.67	91.08	127.77	117.65	127.77	117.65
56	68.31	63.25	106.26	98.67	134.09	123.97	134.09	123.97
57	73.37	68.31	113.85	105.00	141.68	131.56	141.68	131.56
58	79.70	73.37	120.18	111.32	150.54	136.62	150.54	136.62
59	86.02	78.43	129.03	118.91	160.66	146.74	160.66	146.74
60	91.08	82.23	141.68	129.03	172.04	158.13	172.04	158.13
61	98.67	91.08	150.54	137.89	183.43	168.25	183.43	168.25
62	107.53	98.67	161.92	150.54	197.34	179.63	197.34	179.63
63	113.85	103.73	174.57	159.39	209.99	189.75	209.99	189.75
64	121.44	111.32	184.69	172.04	220.11	202.40	220.11	202.40
65	129.03	117.65	198.61	183.43	232.76	212.52	232.76	212.52
66	140.42	127.77	211.26	196.08	247.94	226.44	247.94	226.44
67	151.80	140.42	228.97	212.52	266.92	244.15	266.92	244.15
68	169.51	155.60	254.27	234.03	292.22	265.65	292.22	265.65
69	188.49	173.31	279.57	258.06	320.05	293.48	320.05	293.48
70	209.99	193.55	311.19	285.89	351.67	322.58	351.67	322.58
71	236.56	217.58	344.08	316.25	385.83	356.73	385.83	356.73
72	264.39	242.88	383.30	349.14	426.31	393.42	426.31	393.42
73	297.28	273.24	422.51	385.83	469.32	432.63	469.32	432.63
74	331.43	306.13	462.99	425.04	516.12	475.64	516.12	475.64
75	370.65	341.55	511.06	469.32	566.72	521.18	566.72	521.18
76	413.66	380.77	562.93	516.12	622.38	570.52	622.38	570.52
77	457.93	421.25	618.59	569.25	680.57	624.91	680.57	624.91
78	504.74	462.99	674.25	621.12	736.23	675.51	736.23	675.51
79	550.28	507.27	731.17	674.25	793.16	728.64	793.16	728.64
80	599.61	551.54	794.42	732.44	855.14	785.57	855.14	785.57
81	655.27	603.41	865.26	798.22	919.66	847.55	919.66	847.55
82	719.79	662.86	941.16	870.32	995.56	917.13	995.56	917.13
83	793.16	729.91	1,028.45	951.28	1,080.31	995.56	1,080.31	995.56
84	881.71	810.87	1,125.85	1,042.36	1,176.45	1,082.84	1,176.45	1,082.84
85	961.40	882.97	1,228.32	1,135.97	1,281.45	1,181.51	1,281.45	1,181.51
86	1,047.42	963.93	1,338.37	1,238.44	1,396.56	1,287.77	1,396.56	1,287.77
87	1,142.30	1,051.22	1,458.55	1,349.76	1,521.80	1,404.15	1,521.80	1,404.15
88	1,244.76	1,146.09	1,590.11	1,472.46	1,659.68	1,529.39	1,659.68	1,529.39
89	1,356.08	1,249.82	1,733.05	1,605.29	1,810.22	1,667.27	1,810.22	1,667.27
90	1,477.52	1,361.14	1,888.65	1,749.50	1,972.14	1,816.54	1,972.14	1,816.54
91	1,611.61	1,483.85	2,058.16	1,906.36	2,150.50	1,980.99	2,150.50	1,980.99
92	1,757.09	1,616.67	2,242.85	2,077.13	2,344.05	2,159.36	2,344.05	2,159.36
93	1,915.21	1,762.15	2,443.98	2,263.09	2,553.30	2,354.17	2,553.30	2,354.17
94	2,087.25	1,920.27	2,665.36	2,466.75	2,785.53	2,564.16	2,785.53	2,564.16
95	2,087.25	1,920.27	2,665.36	2,466.75	2,785.53	2,564.16	2,785.53	2,564.16
96	2,087.25	1,920.27	2,665.36	2,466.75	2,785.53	2,564.16	2,785.53	2,564.16
97	2,087.25	1,920.27	2,665.36	2,466.75	2,785.53	2,564.16	2,785.53	2,564.16
98	2,087.25	1,920.27	2,665.36	2,466.75	2,785.53	2,564.16	2,785.53	2,564.16
99	2,087.25	1,920.27	2,665.36	2,466.75	2,785.53	2,564.16	2,785.53	2,564.16
100	2,087.25	1,920.27	2,665.36	2,466.75	2,785.53	2,564.16	2,785.53	2,564.16

Exhibit IV

**Genworth Life Insurance Company
Current Annual Premiums**

Form: 7030 et al

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 6 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	35.42	31.63	50.60	46.81	73.37	73.37	67.05	
19	35.42	31.63	50.60	46.81	73.37	73.37	67.05	
20	35.42	31.63	50.60	46.81	73.37	73.37	67.05	
21	35.42	31.63	50.60	46.81	73.37	73.37	67.05	
22	35.42	31.63	50.60	46.81	73.37	73.37	67.05	
23	35.42	31.63	50.60	46.81	73.37	73.37	67.05	
24	35.42	31.63	50.60	46.81	73.37	73.37	67.05	
25	37.95	35.42	55.66	50.60	77.17	77.17	73.37	
26	37.95	35.42	55.66	50.60	77.17	77.17	73.37	
27	37.95	35.42	55.66	50.60	77.17	77.17	73.37	
28	37.95	35.42	55.66	50.60	77.17	77.17	73.37	
29	37.95	35.42	55.66	50.60	77.17	77.17	73.37	
30	40.48	37.95	58.19	55.66	84.76	84.76	77.17	
31	40.48	37.95	58.19	55.66	84.76	84.76	77.17	
32	40.48	37.95	58.19	55.66	84.76	84.76	77.17	
33	40.48	37.95	58.19	55.66	84.76	84.76	77.17	
34	40.48	37.95	58.19	55.66	84.76	84.76	77.17	
35	41.75	40.48	64.52	58.19	91.08	91.08	84.76	
36	41.75	40.48	64.52	58.19	91.08	91.08	84.76	
37	41.75	40.48	64.52	58.19	91.08	91.08	84.76	
38	41.75	40.48	64.52	58.19	91.08	91.08	84.76	
39	41.75	40.48	64.52	58.19	91.08	91.08	84.76	
40	46.81	41.75	69.58	64.52	97.41	97.41	91.08	
41	46.81	41.75	69.58	64.52	97.41	97.41	91.08	
42	46.81	41.75	69.58	64.52	97.41	97.41	91.08	
43	46.81	41.75	69.58	64.52	97.41	97.41	91.08	
44	46.81	41.75	69.58	64.52	97.41	97.41	91.08	
45	46.81	41.75	69.58	64.52	97.41	97.41	91.08	
46	48.07	44.28	70.84	65.78	98.67	98.67	92.35	
47	49.34	45.54	73.37	67.05	102.47	102.47	93.61	
48	50.60	45.54	73.37	67.05	103.73	103.73	94.88	
49	50.60	45.54	73.37	68.31	105.00	105.00	96.14	
50	51.87	46.81	74.64	69.58	105.00	105.00	96.14	
51	51.87	46.81	75.90	70.84	106.26	106.26	97.41	
52	53.13	48.07	78.43	73.37	107.53	107.53	101.20	
53	58.19	49.34	83.49	75.90	111.32	111.32	103.73	
54	60.72	51.87	88.55	82.23	115.12	115.12	106.26	
55	60.72	55.66	93.61	86.02	121.44	121.44	108.79	
56	64.52	58.19	98.67	91.08	125.24	125.24	115.12	
57	69.58	63.25	106.26	97.41	132.83	132.83	122.71	
58	78.43	67.05	113.85	105.00	140.42	140.42	126.50	
59	82.23	73.37	122.71	111.32	150.54	150.54	136.62	
60	86.02	78.43	130.30	118.91	160.66	160.66	145.48	
61	93.61	86.02	140.42	126.50	172.04	172.04	155.60	
62	106.26	91.08	151.80	137.89	182.16	182.16	165.72	
63	108.79	99.94	160.66	148.01	194.81	194.81	177.10	
64	115.12	106.26	173.31	158.13	204.93	204.93	187.22	
65	122.71	112.59	184.69	169.51	218.85	218.85	199.87	
66	132.83	121.44	199.87	183.43	231.50	231.50	211.26	
67	144.21	132.83	216.32	198.61	249.21	249.21	226.44	
68	160.66	146.74	236.56	217.58	270.71	270.71	247.94	
69	179.63	163.19	260.59	237.82	297.28	297.28	271.98	
70	199.87	183.43	285.89	263.12	326.37	326.37	298.54	
71	225.17	203.67	317.52	290.95	359.26	359.26	328.90	
72	251.74	230.23	351.67	321.31	395.95	395.95	363.06	
73	282.10	255.53	389.62	355.47	433.90	433.90	399.74	
74	314.99	285.89	430.10	393.42	478.17	478.17	438.96	
75	351.67	317.52	474.38	432.63	526.24	526.24	480.70	
76	393.42	351.67	521.18	476.91	573.05	573.05	526.24	
77	435.16	393.42	574.31	524.98	627.44	627.44	575.58	
78	479.44	432.63	624.91	573.05	678.04	678.04	622.38	
79	522.45	473.11	676.78	622.38	728.64	728.64	669.19	
80	569.25	517.39	733.70	674.25	784.30	784.30	718.52	
81	622.38	566.72	795.69	732.44	843.76	843.76	774.18	
82	684.37	623.65	865.26	795.69	910.80	910.80	834.90	
83	753.94	686.90	943.69	869.06	986.70	986.70	904.48	
84	837.43	760.27	1,034.77	953.81	1,072.72	1,072.72	984.17	
85	913.33	828.58	1,127.12	1,038.57	1,170.13	1,170.13	1,071.46	
86	995.56	904.48	1,228.32	1,133.44	1,276.39	1,276.39	1,168.86	
87	1,085.37	985.44	1,338.37	1,234.64	1,391.50	1,391.50	1,275.12	
88	1,182.78	1,072.72	1,459.81	1,345.96	1,516.74	1,516.74	1,390.24	
89	1,287.77	1,170.13	1,590.11	1,467.40	1,653.36	1,653.36	1,514.21	
90	1,404.15	1,276.39	1,734.32	1,600.23	1,801.36	1,801.36	1,650.83	
91	1,530.65	1,391.50	1,889.91	1,744.44	1,964.55	1,964.55	1,800.10	
92	1,669.80	1,516.74	2,060.69	1,900.03	2,142.91	2,142.91	1,962.02	
93	1,819.07	1,653.36	2,245.38	2,072.07	2,335.19	2,335.19	2,137.85	
94	1,983.52	1,801.36	2,447.78	2,258.03	2,545.18	2,545.18	2,330.13	
95	1,983.52	1,801.36	2,447.78	2,258.03	2,545.18	2,545.18	2,330.13	
96	1,983.52	1,801.36	2,447.78	2,258.03	2,545.18	2,545.18	2,330.13	
97	1,983.52	1,801.36	2,447.78	2,258.03	2,545.18	2,545.18	2,330.13	
98	1,983.52	1,801.36	2,447.78	2,258.03	2,545.18	2,545.18	2,330.13	
99	1,983.52	1,801.36	2,447.78	2,258.03	2,545.18	2,545.18	2,330.13	
100	1,983.52	1,801.36	2,447.78	2,258.03	2,545.18	2,545.18	2,330.13	

Exhibit IV
Genworth Life Insurance Company
Current Annual Premiums

Form: 7030 et al

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 4 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	30.36	27.83	40.48	39.22	59.46	53.13		
19	30.36	27.83	40.48	39.22	59.46	53.13		
20	30.36	27.83	40.48	39.22	59.46	53.13		
21	30.36	27.83	40.48	39.22	59.46	53.13		
22	30.36	27.83	40.48	39.22	59.46	53.13		
23	30.36	27.83	40.48	39.22	59.46	53.13		
24	30.36	27.83	40.48	39.22	59.46	53.13		
25	32.89	29.10	43.01	40.48	63.25	58.19		
26	32.89	29.10	43.01	40.48	63.25	58.19		
27	32.89	29.10	43.01	40.48	63.25	58.19		
28	32.89	29.10	43.01	40.48	63.25	58.19		
29	32.89	29.10	43.01	40.48	63.25	58.19		
30	36.69	31.63	48.07	43.01	69.58	61.99		
31	36.69	31.63	48.07	43.01	69.58	61.99		
32	36.69	31.63	48.07	43.01	69.58	61.99		
33	36.69	31.63	48.07	43.01	69.58	61.99		
34	36.69	31.63	48.07	43.01	69.58	61.99		
35	39.22	34.16	51.87	46.81	74.64	67.05		
36	39.22	34.16	51.87	46.81	74.64	67.05		
37	39.22	34.16	51.87	46.81	74.64	67.05		
38	39.22	34.16	51.87	46.81	74.64	67.05		
39	39.22	34.16	51.87	46.81	74.64	67.05		
40	40.48	37.95	56.93	50.60	80.96	72.11		
41	40.48	37.95	56.93	50.60	80.96	72.11		
42	40.48	37.95	56.93	50.60	80.96	72.11		
43	40.48	37.95	56.93	50.60	80.96	72.11		
44	40.48	37.95	56.93	50.60	80.96	72.11		
45	40.48	37.95	56.93	50.60	80.96	72.11		
46	40.48	39.22	58.19	51.87	82.23	73.37		
47	41.75	39.22	59.46	53.13	83.49	74.64		
48	41.75	39.22	60.72	54.40	84.76	77.17		
49	43.01	39.22	60.72	54.40	84.76	77.17		
50	43.01	39.22	61.99	56.93	87.29	78.43		
51	43.01	39.22	63.25	58.19	87.29	78.43		
52	44.28	40.48	64.52	59.46	89.82	80.96		
53	46.81	41.75	69.58	63.25	92.35	83.49		
54	48.07	43.01	73.37	67.05	97.41	87.29		
55	51.87	46.81	78.43	70.84	99.94	91.08		
56	53.13	48.07	82.23	74.64	103.73	93.61		
57	58.19	50.60	89.82	80.96	111.32	99.94		
58	61.99	54.40	94.88	87.29	117.65	107.53		
59	68.31	60.72	101.20	91.08	123.97	112.59		
60	73.37	67.05	110.06	98.67	132.83	120.18		
61	79.70	72.11	116.38	105.00	142.95	130.30		
62	88.55	79.70	123.97	112.59	151.80	137.89		
63	93.61	86.02	134.09	120.18	161.92	148.01		
64	99.94	91.08	145.48	130.30	170.78	155.60		
65	106.26	97.41	155.60	139.15	183.43	165.72		
66	115.12	106.26	168.25	151.80	193.55	175.84		
67	123.97	113.85	180.90	163.19	208.73	191.02		
68	137.89	125.24	197.34	178.37	227.70	206.20		
69	153.07	139.15	217.58	196.08	249.21	225.17		
70	172.04	156.86	236.56	215.05	271.98	244.15		
71	191.02	175.84	260.59	235.29	297.28	270.71		
72	213.79	194.81	287.16	261.86	327.64	294.75		
73	237.82	217.58	318.78	289.69	358.00	325.11		
74	264.39	240.35	354.20	321.31	393.42	358.00		
75	293.48	265.65	393.42	355.47	428.84	392.15		
76	325.11	293.48	432.63	393.42	471.85	430.10		
77	361.79	327.64	475.64	431.37	511.06	468.05		
78	398.48	360.53	514.86	468.05	551.54	504.74		
79	436.43	397.21	556.60	506.00	590.76	537.63		
80	479.44	437.69	598.35	545.22	633.77	575.58		
81	524.98	481.97	646.42	586.96	679.31	616.06		
82	578.11	531.30	700.81	637.56	732.44	661.60		
83	636.30	583.17	761.53	694.49	789.36	713.46		
84	702.08	645.15	834.90	760.27	856.41	776.71		
85	765.33	703.34	910.80	827.31	934.84	845.02		
86	834.90	766.59	993.03	901.95	1,018.33	920.92		
87	910.80	836.17	1,082.84	982.91	1,110.67	1,003.15		
88	993.03	912.07	1,181.51	1,071.46	1,209.34	1,094.23		
89	1,082.84	994.29	1,286.51	1,168.86	1,318.13	1,192.90		
90	1,181.51	1,084.11	1,401.62	1,275.12	1,437.04	1,299.16		
91	1,286.51	1,182.78	1,528.12	1,388.97	1,567.34	1,416.80		
92	1,401.62	1,287.77	1,667.27	1,515.47	1,707.75	1,544.57		
93	1,528.12	1,404.15	1,816.54	1,650.83	1,860.82	1,683.72		
94	1,667.27	1,529.39	1,979.73	1,798.83	2,027.80	1,834.25		
95	1,667.27	1,529.39	1,979.73	1,798.83	2,027.80	1,834.25		
96	1,667.27	1,529.39	1,979.73	1,798.83	2,027.80	1,834.25		
97	1,667.27	1,529.39	1,979.73	1,798.83	2,027.80	1,834.25		
98	1,667.27	1,529.39	1,979.73	1,798.83	2,027.80	1,834.25		
99	1,667.27	1,529.39	1,979.73	1,798.83	2,027.80	1,834.25		
100	1,667.27	1,529.39	1,979.73	1,798.83	2,027.80	1,834.25		

Exhibit IV

**Genworth Life Insurance Company
Current Annual Premiums**

Form: 7030 et al

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 3 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	27.83	24.04	39.22	36.69	56.93	51.87	56.93	51.87
19	27.83	24.04	39.22	36.69	56.93	51.87	56.93	51.87
20	27.83	24.04	39.22	36.69	56.93	51.87	56.93	51.87
21	27.83	24.04	39.22	36.69	56.93	51.87	56.93	51.87
22	27.83	24.04	39.22	36.69	56.93	51.87	56.93	51.87
23	27.83	24.04	39.22	36.69	56.93	51.87	56.93	51.87
24	27.83	24.04	39.22	36.69	56.93	51.87	56.93	51.87
25	29.10	27.83	41.75	39.22	60.72	56.93	60.72	56.93
26	29.10	27.83	41.75	39.22	60.72	56.93	60.72	56.93
27	29.10	27.83	41.75	39.22	60.72	56.93	60.72	56.93
28	29.10	27.83	41.75	39.22	60.72	56.93	60.72	56.93
29	29.10	27.83	41.75	39.22	60.72	56.93	60.72	56.93
30	30.36	29.10	45.54	41.75	65.78	60.72	65.78	60.72
31	30.36	29.10	45.54	41.75	65.78	60.72	65.78	60.72
32	30.36	29.10	45.54	41.75	65.78	60.72	65.78	60.72
33	30.36	29.10	45.54	41.75	65.78	60.72	65.78	60.72
34	30.36	29.10	45.54	41.75	65.78	60.72	65.78	60.72
35	32.89	30.36	50.60	45.54	70.84	65.78	70.84	65.78
36	32.89	30.36	50.60	45.54	70.84	65.78	70.84	65.78
37	32.89	30.36	50.60	45.54	70.84	65.78	70.84	65.78
38	32.89	30.36	50.60	45.54	70.84	65.78	70.84	65.78
39	32.89	30.36	50.60	45.54	70.84	65.78	70.84	65.78
40	36.69	32.89	53.13	49.34	75.90	70.84	75.90	70.84
41	36.69	32.89	53.13	49.34	75.90	70.84	75.90	70.84
42	36.69	32.89	53.13	49.34	75.90	70.84	75.90	70.84
43	36.69	32.89	53.13	49.34	75.90	70.84	75.90	70.84
44	36.69	32.89	53.13	49.34	75.90	70.84	75.90	70.84
45	36.69	32.89	53.13	49.34	75.90	70.84	75.90	70.84
46	39.22	34.16	54.40	50.60	75.90	72.11	75.90	72.11
47	40.48	35.42	56.93	51.87	79.70	73.37	79.70	73.37
48	40.48	35.42	56.93	51.87	79.70	73.37	79.70	73.37
49	41.75	35.42	56.93	53.13	80.96	74.64	80.96	74.64
50	41.75	36.69	58.19	53.13	80.96	74.64	80.96	74.64
51	41.75	37.95	59.46	54.40	82.23	75.90	82.23	75.90
52	43.01	37.95	60.72	56.93	83.49	78.43	83.49	78.43
53	45.54	37.95	64.52	59.46	86.02	79.70	86.02	79.70
54	46.81	40.48	68.31	63.25	89.82	82.23	89.82	82.23
55	50.60	43.01	73.37	67.05	93.61	84.76	93.61	84.76
56	51.87	45.54	75.90	70.84	97.41	89.82	97.41	89.82
57	56.93	49.34	82.23	75.90	102.47	94.88	102.47	94.88
58	60.72	51.87	88.55	80.96	108.79	98.67	108.79	98.67
59	67.05	56.93	94.88	86.02	116.38	106.26	116.38	106.26
60	72.11	60.72	101.20	92.35	125.24	112.59	125.24	112.59
61	75.90	67.05	108.79	98.67	134.09	121.44	134.09	121.44
62	83.49	70.84	117.65	106.26	141.68	129.03	141.68	129.03
63	89.82	77.17	125.24	115.12	151.80	137.89	151.80	137.89
64	96.14	82.23	135.36	122.71	159.39	144.21	159.39	144.21
65	102.47	87.29	142.95	131.56	169.51	154.33	169.51	154.33
66	110.06	93.61	154.33	141.68	179.63	164.45	179.63	164.45
67	120.18	102.47	166.98	154.33	193.55	175.84	193.55	175.84
68	132.83	113.85	183.43	168.25	209.99	192.28	209.99	192.28
69	148.01	126.50	202.40	184.69	230.23	211.26	230.23	211.26
70	164.45	141.68	222.64	203.67	253.00	231.50	253.00	231.50
71	184.69	158.13	246.68	226.44	278.30	255.53	278.30	255.53
72	207.46	178.37	273.24	249.21	307.40	280.83	307.40	280.83
73	231.50	198.61	302.34	275.77	336.49	309.93	336.49	309.93
74	258.06	221.38	333.96	304.87	370.65	340.29	370.65	340.29
75	288.42	246.68	368.12	336.49	408.60	373.18	408.60	373.18
76	320.05	273.24	404.80	369.38	444.02	408.60	444.02	408.60
77	356.73	304.87	445.28	407.33	487.03	446.55	487.03	446.55
78	392.15	335.23	484.50	444.02	526.24	483.23	526.24	483.23
79	427.57	366.85	524.98	483.23	565.46	518.65	565.46	518.65
80	466.79	402.27	569.25	522.45	608.47	557.87	608.47	557.87
81	512.33	440.22	617.32	567.99	655.27	599.61	655.27	599.61
82	561.66	483.23	671.72	617.32	707.14	647.68	707.14	647.68
83	619.85	532.57	732.44	674.25	766.59	702.08	766.59	702.08
84	686.90	590.76	802.01	740.03	832.37	762.80	832.37	762.80
85	748.88	642.62	874.12	805.81	908.27	831.11	908.27	831.11
86	814.66	700.81	952.55	879.18	990.50	907.01	990.50	907.01
87	888.03	764.06	1,038.57	957.61	1,079.05	989.23	1,079.05	989.23
88	967.73	832.37	1,132.18	1,044.89	1,176.45	1,077.78	1,176.45	1,077.78
89	1,055.01	908.27	1,234.64	1,138.50	1,282.71	1,175.19	1,282.71	1,175.19
90	1,149.89	990.50	1,344.70	1,240.97	1,397.83	1,280.18	1,397.83	1,280.18
91	1,252.35	1,079.05	1,466.14	1,353.55	1,524.33	1,396.56	1,524.33	1,396.56
92	1,364.94	1,176.45	1,598.96	1,474.99	1,662.21	1,521.80	1,662.21	1,521.80
93	1,487.64	1,282.71	1,741.91	1,607.82	1,811.48	1,658.42	1,811.48	1,658.42
94	1,621.73	1,397.83	1,898.77	1,752.03	1,974.67	1,807.69	1,974.67	1,807.69
95	1,621.73	1,397.83	1,898.77	1,752.03	1,974.67	1,807.69	1,974.67	1,807.69
96	1,621.73	1,397.83	1,898.77	1,752.03	1,974.67	1,807.69	1,974.67	1,807.69
97	1,621.73	1,397.83	1,898.77	1,752.03	1,974.67	1,807.69	1,974.67	1,807.69
98	1,621.73	1,397.83	1,898.77	1,752.03	1,974.67	1,807.69	1,974.67	1,807.69
99	1,621.73	1,397.83	1,898.77	1,752.03	1,974.67	1,807.69	1,974.67	1,807.69
100	1,621.73	1,397.83	1,898.77	1,752.03	1,974.67	1,807.69	1,974.67	1,807.69

Exhibit IV

**Genworth Life Insurance Company
Current Annual Premiums**

Form: 7031 et al

Annual Premiums per \$10 Daily Benefit

Issue Age	Lifetime Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	49.34	44.28	74.64	65.78	101.20	101.20	91.08	91.08
19	49.34	44.28	74.64	65.78	101.20	101.20	91.08	91.08
20	49.34	44.28	74.64	65.78	101.20	101.20	91.08	91.08
21	49.34	44.28	74.64	65.78	101.20	101.20	91.08	91.08
22	49.34	44.28	74.64	65.78	101.20	101.20	91.08	91.08
23	49.34	44.28	74.64	65.78	101.20	101.20	91.08	91.08
24	49.34	44.28	74.64	65.78	101.20	101.20	91.08	91.08
25	53.13	49.34	79.70	70.84	110.06	110.06	98.67	98.67
26	53.13	49.34	79.70	70.84	110.06	110.06	98.67	98.67
27	53.13	49.34	79.70	70.84	110.06	110.06	98.67	98.67
28	53.13	49.34	79.70	70.84	110.06	110.06	98.67	98.67
29	53.13	49.34	79.70	70.84	110.06	110.06	98.67	98.67
30	58.19	51.87	86.02	75.90	118.91	118.91	107.53	107.53
31	58.19	51.87	86.02	75.90	118.91	118.91	107.53	107.53
32	58.19	51.87	86.02	75.90	118.91	118.91	107.53	107.53
33	58.19	51.87	86.02	75.90	118.91	118.91	107.53	107.53
34	58.19	51.87	86.02	75.90	118.91	118.91	107.53	107.53
35	61.99	56.93	93.61	82.23	127.77	127.77	115.12	115.12
36	61.99	56.93	93.61	82.23	127.77	127.77	115.12	115.12
37	61.99	56.93	93.61	82.23	127.77	127.77	115.12	115.12
38	61.99	56.93	93.61	82.23	127.77	127.77	115.12	115.12
39	61.99	56.93	93.61	82.23	127.77	127.77	115.12	115.12
40	67.05	60.72	101.20	89.82	137.89	137.89	123.97	123.97
41	67.05	60.72	101.20	89.82	137.89	137.89	123.97	123.97
42	67.05	60.72	101.20	89.82	137.89	137.89	123.97	123.97
43	67.05	60.72	101.20	89.82	137.89	137.89	123.97	123.97
44	67.05	60.72	101.20	89.82	137.89	137.89	123.97	123.97
45	67.05	60.72	101.20	89.82	137.89	137.89	123.97	123.97
46	69.58	63.25	103.73	91.08	140.42	140.42	126.50	126.50
47	70.84	64.52	105.00	91.08	144.21	144.21	129.03	129.03
48	70.84	65.78	106.26	93.61	145.48	145.48	131.56	131.56
49	72.11	65.78	108.79	94.88	146.74	146.74	132.83	132.83
50	73.37	65.78	110.06	96.14	148.01	148.01	132.83	132.83
51	74.64	68.31	112.59	99.94	150.54	150.54	135.36	135.36
52	78.43	70.84	117.65	102.47	155.60	155.60	140.42	140.42
53	79.70	73.37	122.71	108.79	161.92	161.92	145.48	145.48
54	84.76	75.90	130.30	116.38	166.98	166.98	150.54	150.54
55	88.55	80.96	137.89	123.97	175.84	175.84	158.13	158.13
56	94.88	86.02	148.01	132.83	185.96	185.96	166.98	166.98
57	102.47	91.08	156.86	142.95	196.08	196.08	175.84	175.84
58	106.26	96.14	169.51	154.33	207.46	207.46	188.49	188.49
59	117.65	105.00	180.90	164.45	221.38	221.38	198.61	198.61
60	123.97	110.06	192.28	175.84	234.03	234.03	211.26	211.26
61	134.09	118.91	207.46	191.02	249.21	249.21	225.17	225.17
62	144.21	129.03	221.38	201.14	265.65	265.65	240.35	240.35
63	154.33	139.15	231.50	212.52	284.63	284.63	258.06	258.06
64	164.45	148.01	242.88	221.38	302.34	302.34	275.77	275.77
65	178.37	159.39	254.27	231.50	322.58	322.58	294.75	294.75
66	192.28	173.31	269.45	244.15	346.61	346.61	314.99	314.99
67	209.99	189.75	293.48	264.39	373.18	373.18	339.02	339.02
68	232.76	209.99	325.11	296.01	403.54	403.54	366.85	366.85
69	258.06	232.76	366.85	331.43	440.22	440.22	398.48	398.48
70	288.42	259.33	414.92	375.71	479.44	479.44	430.10	430.10
71	320.05	288.42	465.52	421.25	522.45	522.45	468.05	468.05
72	358.00	322.58	519.92	469.32	575.58	575.58	514.86	514.86
73	399.74	359.26	574.31	518.65	627.44	627.44	562.93	562.93
74	444.02	397.21	632.50	571.78	688.16	688.16	618.59	618.59
75	494.62	440.22	694.49	624.91	752.68	752.68	679.31	679.31
76	545.22	488.29	760.27	684.37	822.25	822.25	745.09	745.09
77	599.61	536.36	829.84	747.62	893.09	893.09	810.87	810.87
78	651.48	584.43	900.68	812.13	961.40	961.40	874.12	874.12
79	704.61	633.77	972.79	879.18	1,033.51	1,033.51	938.63	938.63
80	760.27	685.63	1,049.95	951.28	1,105.61	1,105.61	1,004.41	1,004.41
81	824.78	743.82	1,134.71	1,030.98	1,187.84	1,187.84	1,079.05	1,079.05
82	898.15	810.87	1,233.38	1,120.79	1,278.92	1,278.92	1,161.27	1,161.27
83	984.17	890.56	1,345.96	1,223.26	1,382.65	1,382.65	1,256.15	1,256.15
84	1,087.90	981.64	1,477.52	1,342.17	1,501.56	1,501.56	1,364.94	1,364.94
85	1,186.57	1,070.19	1,610.35	1,462.34	1,636.91	1,636.91	1,488.91	1,488.91
86	1,294.10	1,166.33	1,755.82	1,593.90	1,784.92	1,784.92	1,621.73	1,621.73
87	1,410.48	1,271.33	1,913.95	1,738.11	1,945.57	1,945.57	1,768.47	1,768.47
88	1,536.98	1,386.44	2,087.25	1,894.97	2,120.14	2,120.14	1,927.86	1,927.86
89	1,676.13	1,510.41	2,274.47	2,064.48	2,312.42	2,312.42	2,101.17	2,101.17
90	1,826.66	1,647.03	2,478.14	2,250.44	2,521.15	2,521.15	2,289.65	2,289.65
91	1,992.38	1,795.04	2,700.78	2,452.84	2,746.32	2,746.32	2,495.85	2,495.85
92	2,170.74	1,956.96	2,944.92	2,672.95	2,994.26	2,994.26	2,719.75	2,719.75
93	2,365.55	2,134.06	3,209.31	2,914.56	3,263.70	3,263.70	2,965.16	2,965.16
94	2,579.34	2,325.07	3,497.73	3,176.42	3,558.45	3,558.45	3,232.08	3,232.08
95	2,579.34	2,325.07	3,497.73	3,176.42	3,558.45	3,558.45	3,232.08	3,232.08
96	2,579.34	2,325.07	3,497.73	3,176.42	3,558.45	3,558.45	3,232.08	3,232.08
97	2,579.34	2,325.07	3,497.73	3,176.42	3,558.45	3,558.45	3,232.08	3,232.08
98	2,579.34	2,325.07	3,497.73	3,176.42	3,558.45	3,558.45	3,232.08	3,232.08
99	2,579.34	2,325.07	3,497.73	3,176.42	3,558.45	3,558.45	3,232.08	3,232.08
100	2,579.34	2,325.07	3,497.73	3,176.42	3,558.45	3,558.45	3,232.08	3,232.08

Exhibit IV

**Genworth Life Insurance Company
Current Annual Premiums**

Form: 7031 et al

Annual Premiums per \$10 Daily Benefit

6 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	41.75	39.22	61.99	55.66	87.29	80.96
19	41.75	39.22	61.99	55.66	87.29	80.96
20	41.75	39.22	61.99	55.66	87.29	80.96
21	41.75	39.22	61.99	55.66	87.29	80.96
22	41.75	39.22	61.99	55.66	87.29	80.96
23	41.75	39.22	61.99	55.66	87.29	80.96
24	41.75	39.22	61.99	55.66	87.29	80.96
25	45.54	41.75	67.05	59.46	94.88	86.02
26	45.54	41.75	67.05	59.46	94.88	86.02
27	45.54	41.75	67.05	59.46	94.88	86.02
28	45.54	41.75	67.05	59.46	94.88	86.02
29	45.54	41.75	67.05	59.46	94.88	86.02
30	49.34	44.28	73.37	65.78	102.47	92.35
31	49.34	44.28	73.37	65.78	102.47	92.35
32	49.34	44.28	73.37	65.78	102.47	92.35
33	49.34	44.28	73.37	65.78	102.47	92.35
34	49.34	44.28	73.37	65.78	102.47	92.35
35	53.13	49.34	79.70	70.84	111.32	99.94
36	53.13	49.34	79.70	70.84	111.32	99.94
37	53.13	49.34	79.70	70.84	111.32	99.94
38	53.13	49.34	79.70	70.84	111.32	99.94
39	53.13	49.34	79.70	70.84	111.32	99.94
40	58.19	51.87	86.02	75.90	118.91	107.53
41	58.19	51.87	86.02	75.90	118.91	107.53
42	58.19	51.87	86.02	75.90	118.91	107.53
43	58.19	51.87	86.02	75.90	118.91	107.53
44	58.19	51.87	86.02	75.90	118.91	107.53
45	58.19	51.87	86.02	75.90	118.91	107.53
46	59.46	53.13	87.29	77.17	121.44	110.06
47	60.72	54.40	88.55	79.70	123.97	111.32
48	60.72	54.40	91.08	80.96	125.24	113.85
49	61.99	55.66	92.35	82.23	126.50	113.85
50	61.99	55.66	93.61	83.49	127.77	115.12
51	63.25	56.93	96.14	86.02	130.30	117.65
52	65.78	58.19	98.67	88.55	134.09	121.44
53	67.05	59.46	103.73	92.35	137.89	123.97
54	70.84	64.52	110.06	98.67	144.21	129.03
55	75.90	68.31	117.65	106.26	149.27	134.09
56	79.70	72.11	123.97	111.32	156.86	140.42
57	86.02	75.90	131.56	118.91	165.72	149.27
58	92.35	82.23	142.95	127.77	175.84	158.13
59	98.67	88.55	153.07	137.89	187.22	166.98
60	106.26	93.61	163.19	148.01	199.87	179.63
61	113.85	101.20	175.84	158.13	213.79	191.02
62	122.71	108.79	188.49	169.51	227.70	204.93
63	130.30	116.38	198.61	179.63	242.88	217.58
64	140.42	125.24	209.99	188.49	258.06	231.50
65	150.54	134.09	221.38	198.61	273.24	244.15
66	161.92	145.48	235.29	211.26	290.95	260.59
67	175.84	156.86	254.27	228.97	312.46	279.57
68	197.34	175.84	283.36	254.27	340.29	306.13
69	217.58	194.81	316.25	283.36	371.91	331.43
70	241.62	217.58	354.20	317.52	406.07	363.06
71	271.98	242.88	397.21	355.47	444.02	397.21
72	306.13	273.24	441.49	395.95	489.56	436.43
73	340.29	302.34	485.76	433.90	535.10	478.17
74	379.50	337.76	535.10	476.91	588.23	524.98
75	421.25	374.44	586.96	526.24	643.89	575.58
76	465.52	413.66	643.89	575.58	702.08	628.71
77	514.86	459.20	703.34	629.97	765.33	685.63
78	561.66	500.94	766.59	685.63	824.78	741.29
79	609.73	545.22	828.58	743.82	888.03	796.95
80	660.33	589.49	896.89	805.81	953.81	856.41
81	718.52	643.89	971.52	874.12	1,023.39	920.92
82	785.57	704.61	1,056.28	952.55	1,105.61	994.29
83	862.73	774.18	1,153.68	1,038.57	1,195.43	1,075.25
84	956.34	856.41	1,265.00	1,139.77	1,300.42	1,171.39
85	1,042.36	933.57	1,378.85	1,242.23	1,416.80	1,276.39
86	1,135.97	1,018.33	1,502.82	1,354.82	1,543.30	1,391.50
87	1,238.44	1,110.67	1,638.18	1,476.26	1,682.45	1,516.74
88	1,349.76	1,209.34	1,786.18	1,609.08	1,834.25	1,652.09
89	1,471.20	1,318.13	1,946.84	1,754.56	1,998.70	1,801.36
90	1,604.02	1,437.04	2,122.67	1,911.42	2,178.33	1,963.28
91	1,746.97	1,566.07	2,313.69	2,083.46	2,375.67	2,140.38
92	1,905.09	1,707.75	2,521.15	2,270.68	2,588.19	2,333.93
93	2,075.87	1,862.08	2,748.85	2,475.61	2,822.22	2,543.92
94	2,264.35	2,029.06	2,995.52	2,699.51	3,075.22	2,774.15
95	2,264.35	2,029.06	2,995.52	2,699.51	3,075.22	2,774.15
96	2,264.35	2,029.06	2,995.52	2,699.51	3,075.22	2,774.15
97	2,264.35	2,029.06	2,995.52	2,699.51	3,075.22	2,774.15
98	2,264.35	2,029.06	2,995.52	2,699.51	3,075.22	2,774.15
99	2,264.35	2,029.06	2,995.52	2,699.51	3,075.22	2,774.15
100	2,264.35	2,029.06	2,995.52	2,699.51	3,075.22	2,774.15

Exhibit IV

**Genworth Life Insurance Company
Current Annual Premiums**

Form: 7031 et al

Annual Premiums per \$10 Daily Benefit

4 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	35.42	31.63	53.13	48.07	74.64	67.05
19	35.42	31.63	53.13	48.07	74.64	67.05
20	35.42	31.63	53.13	48.07	74.64	67.05
21	35.42	31.63	53.13	48.07	74.64	67.05
22	35.42	31.63	53.13	48.07	74.64	67.05
23	35.42	31.63	53.13	48.07	74.64	67.05
24	35.42	31.63	53.13	48.07	74.64	67.05
25	36.69	34.16	56.93	50.60	79.70	73.37
26	36.69	34.16	56.93	50.60	79.70	73.37
27	36.69	34.16	56.93	50.60	79.70	73.37
28	36.69	34.16	56.93	50.60	79.70	73.37
29	36.69	34.16	56.93	50.60	79.70	73.37
30	41.75	35.42	60.72	55.66	86.02	79.70
31	41.75	35.42	60.72	55.66	86.02	79.70
32	41.75	35.42	60.72	55.66	86.02	79.70
33	41.75	35.42	60.72	55.66	86.02	79.70
34	41.75	35.42	60.72	55.66	86.02	79.70
35	44.28	39.22	67.05	59.46	93.61	84.76
36	44.28	39.22	67.05	59.46	93.61	84.76
37	44.28	39.22	67.05	59.46	93.61	84.76
38	44.28	39.22	67.05	59.46	93.61	84.76
39	44.28	39.22	67.05	59.46	93.61	84.76
40	48.07	41.75	70.84	65.78	101.20	91.08
41	48.07	41.75	70.84	65.78	101.20	91.08
42	48.07	41.75	70.84	65.78	101.20	91.08
43	48.07	41.75	70.84	65.78	101.20	91.08
44	48.07	41.75	70.84	65.78	101.20	91.08
45	48.07	41.75	70.84	65.78	101.20	91.08
46	48.07	41.75	72.11	65.78	102.47	92.35
47	49.34	43.01	73.37	67.05	105.00	94.88
48	50.60	44.28	74.64	68.31	106.26	96.14
49	50.60	44.28	75.90	68.31	106.26	96.14
50	51.87	44.28	77.17	69.58	106.26	97.41
51	51.87	44.28	78.43	70.84	110.06	98.67
52	54.40	48.07	82.23	74.64	111.32	99.94
53	56.93	49.34	86.02	75.90	113.85	102.47
54	59.46	51.87	88.55	80.96	118.91	107.53
55	61.99	55.66	94.88	84.76	122.71	108.79
56	65.78	58.19	101.20	91.08	129.03	113.85
57	69.58	63.25	108.79	96.14	136.62	121.44
58	75.90	67.05	115.12	102.47	144.21	126.50
59	82.23	72.11	123.97	110.06	154.33	135.36
60	86.02	75.90	135.36	118.91	164.45	145.48
61	93.61	83.49	144.21	127.77	175.84	155.60
62	102.47	91.08	155.60	137.89	188.49	165.72
63	108.79	94.88	166.98	146.74	199.87	174.57
64	115.12	102.47	177.10	158.13	209.99	185.96
65	122.71	107.53	188.49	168.25	221.38	194.81
66	132.83	116.38	201.14	179.63	235.29	206.20
67	144.21	127.77	217.58	193.55	253.00	222.64
68	160.66	141.68	240.35	213.79	277.04	242.88
69	178.37	158.13	264.39	235.29	302.34	266.92
70	198.61	175.84	294.75	260.59	332.70	293.48
71	223.91	198.61	325.11	288.42	365.59	325.11
72	250.47	221.38	361.79	318.78	402.27	359.26
73	279.57	249.21	398.48	351.67	444.02	393.42
74	311.19	277.04	436.43	385.83	485.76	431.37
75	347.88	309.93	479.44	423.78	532.57	471.85
76	387.09	344.08	527.51	465.52	583.17	514.86
77	427.57	379.50	578.11	512.33	636.30	561.66
78	470.58	417.45	629.97	559.13	688.16	607.20
79	514.86	456.67	683.10	607.20	741.29	655.27
80	560.40	497.15	742.56	659.07	799.48	707.14
81	612.26	542.69	808.34	718.52	860.20	762.80
82	672.98	597.08	879.18	783.04	929.78	824.78
83	741.29	657.80	961.40	856.41	1,009.47	895.62
84	823.52	729.91	1,052.48	938.63	1,099.29	975.32
85	898.15	795.69	1,147.36	1,023.39	1,197.96	1,063.87
86	979.11	867.79	1,251.09	1,115.73	1,305.48	1,158.74
87	1,067.66	946.22	1,362.41	1,215.67	1,423.13	1,263.74
88	1,162.54	1,032.24	1,485.11	1,325.72	1,552.16	1,377.59
89	1,267.53	1,124.59	1,619.20	1,444.63	1,691.31	1,500.29
90	1,381.38	1,225.79	1,764.68	1,574.93	1,843.11	1,635.65
91	1,506.62	1,335.84	1,924.07	1,715.34	2,008.82	1,783.65
92	1,641.97	1,456.02	2,096.11	1,869.67	2,190.98	1,943.04
93	1,789.98	1,586.31	2,284.59	2,037.92	2,388.32	2,118.88
94	1,950.63	1,729.26	2,490.79	2,220.08	2,603.37	2,308.63
95	1,950.63	1,729.26	2,490.79	2,220.08	2,603.37	2,308.63
96	1,950.63	1,729.26	2,490.79	2,220.08	2,603.37	2,308.63
97	1,950.63	1,729.26	2,490.79	2,220.08	2,603.37	2,308.63
98	1,950.63	1,729.26	2,490.79	2,220.08	2,603.37	2,308.63
99	1,950.63	1,729.26	2,490.79	2,220.08	2,603.37	2,308.63
100	1,950.63	1,729.26	2,490.79	2,220.08	2,603.37	2,308.63

Exhibit IV

**Genworth Life Insurance Company
Current Annual Premiums**

Form: 7031 et al

Annual Premiums per \$10 Daily Benefit

3 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	31.63	27.83	45.54	40.48	65.78	58.19
19	31.63	27.83	45.54	40.48	65.78	58.19
20	31.63	27.83	45.54	40.48	65.78	58.19
21	31.63	27.83	45.54	40.48	65.78	58.19
22	31.63	27.83	45.54	40.48	65.78	58.19
23	31.63	27.83	45.54	40.48	65.78	58.19
24	31.63	27.83	45.54	40.48	65.78	58.19
25	34.16	30.36	49.34	44.28	69.58	63.25
26	34.16	30.36	49.34	44.28	69.58	63.25
27	34.16	30.36	49.34	44.28	69.58	63.25
28	34.16	30.36	49.34	44.28	69.58	63.25
29	34.16	30.36	49.34	44.28	69.58	63.25
30	35.42	32.89	53.13	48.07	75.90	67.05
31	35.42	32.89	53.13	48.07	75.90	67.05
32	35.42	32.89	53.13	48.07	75.90	67.05
33	35.42	32.89	53.13	48.07	75.90	67.05
34	35.42	32.89	53.13	48.07	75.90	67.05
35	37.95	34.16	58.19	50.60	82.23	73.37
36	37.95	34.16	58.19	50.60	82.23	73.37
37	37.95	34.16	58.19	50.60	82.23	73.37
38	37.95	34.16	58.19	50.60	82.23	73.37
39	37.95	34.16	58.19	50.60	82.23	73.37
40	41.75	36.69	61.99	55.66	87.29	79.70
41	41.75	36.69	61.99	55.66	87.29	79.70
42	41.75	36.69	61.99	55.66	87.29	79.70
43	41.75	36.69	61.99	55.66	87.29	79.70
44	41.75	36.69	61.99	55.66	87.29	79.70
45	41.75	36.69	61.99	55.66	87.29	79.70
46	46.81	39.22	63.25	56.93	88.55	80.96
47	48.07	39.22	65.78	58.19	92.35	80.96
48	48.07	39.22	65.78	58.19	92.35	82.23
49	48.07	39.22	67.05	59.46	93.61	83.49
50	49.34	40.48	67.05	59.46	93.61	83.49
51	50.60	41.75	68.31	60.72	94.88	84.76
52	51.87	41.75	70.84	64.52	97.41	87.29
53	53.13	43.01	74.64	65.78	99.94	89.82
54	54.40	44.28	79.70	70.84	103.73	91.08
55	58.19	48.07	84.76	74.64	108.79	94.88
56	60.72	50.60	88.55	79.70	112.59	99.94
57	67.05	54.40	94.88	84.76	118.91	106.26
58	70.84	58.19	102.47	91.08	126.50	110.06
59	77.17	63.25	110.06	96.14	135.36	117.65
60	83.49	68.31	117.65	102.47	144.21	126.50
61	88.55	74.64	126.50	110.06	155.60	135.36
62	96.14	79.70	136.62	118.91	163.19	144.21
63	103.73	86.02	144.21	127.77	174.57	153.07
64	110.06	91.08	155.60	136.62	183.43	160.66
65	117.65	97.41	164.45	145.48	194.81	172.04
66	126.50	103.73	178.37	156.86	206.20	180.90
67	137.89	113.85	192.28	169.51	221.38	193.55
68	151.80	125.24	211.26	185.96	241.62	212.52
69	169.51	140.42	231.50	203.67	264.39	232.76
70	188.49	156.86	254.27	225.17	289.69	255.53
71	211.26	174.57	283.36	249.21	318.78	282.10
72	237.82	197.34	313.72	275.77	351.67	311.19
73	264.39	218.85	345.35	303.60	385.83	341.55
74	294.75	242.88	379.50	335.23	422.51	374.44
75	328.90	270.71	418.72	368.12	464.26	408.60
76	364.32	298.54	459.20	404.80	504.74	446.55
77	403.54	332.70	504.74	444.02	551.54	487.03
78	444.02	365.59	549.01	484.50	595.82	526.24
79	484.50	399.74	594.55	526.24	640.09	565.46
80	528.77	437.69	643.89	570.52	688.16	607.20
81	580.64	479.44	699.55	619.85	741.29	654.01
82	636.30	527.51	760.27	672.98	799.48	705.87
83	702.08	580.64	828.58	734.97	866.53	765.33
84	777.98	643.89	908.27	805.81	942.43	832.37
85	847.55	700.81	989.23	879.18	1,028.45	907.01
86	922.19	764.06	1,077.78	958.87	1,120.79	989.23
87	1,005.68	833.64	1,175.19	1,044.89	1,221.99	1,079.05
88	1,095.49	907.01	1,281.45	1,138.50	1,332.05	1,175.19
89	1,194.16	990.50	1,396.56	1,240.97	1,452.22	1,281.45
90	1,301.69	1,079.05	1,523.06	1,353.55	1,582.52	1,396.56
91	1,418.07	1,176.45	1,659.68	1,476.26	1,725.46	1,521.80
92	1,545.83	1,282.71	1,808.95	1,607.82	1,881.06	1,659.68
93	1,683.72	1,397.83	1,972.14	1,753.29	2,050.57	1,807.69
94	1,836.78	1,524.33	2,149.24	1,910.15	2,235.26	1,970.87
95	1,836.78	1,524.33	2,149.24	1,910.15	2,235.26	1,970.87
96	1,836.78	1,524.33	2,149.24	1,910.15	2,235.26	1,970.87
97	1,836.78	1,524.33	2,149.24	1,910.15	2,235.26	1,970.87
98	1,836.78	1,524.33	2,149.24	1,910.15	2,235.26	1,970.87
99	1,836.78	1,524.33	2,149.24	1,910.15	2,235.26	1,970.87
100	1,836.78	1,524.33	2,149.24	1,910.15	2,235.26	1,970.87

Exhibit IV

Genworth Life Insurance Company
Current Annual Premiums

Form: 7031 et al

Annual Premiums per \$10 Daily Benefit

2 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	25.30	22.77	35.42	31.63	50.60	44.28
19	25.30	22.77	35.42	31.63	50.60	44.28
20	25.30	22.77	35.42	31.63	50.60	44.28
21	25.30	22.77	35.42	31.63	50.60	44.28
22	25.30	22.77	35.42	31.63	50.60	44.28
23	25.30	22.77	35.42	31.63	50.60	44.28
24	25.30	22.77	35.42	31.63	50.60	44.28
25	27.83	24.04	36.69	34.16	54.40	48.07
26	27.83	24.04	36.69	34.16	54.40	48.07
27	27.83	24.04	36.69	34.16	54.40	48.07
28	27.83	24.04	36.69	34.16	54.40	48.07
29	27.83	24.04	36.69	34.16	54.40	48.07
30	30.36	25.30	41.75	35.42	59.46	50.60
31	30.36	25.30	41.75	35.42	59.46	50.60
32	30.36	25.30	41.75	35.42	59.46	50.60
33	30.36	25.30	41.75	35.42	59.46	50.60
34	30.36	25.30	41.75	35.42	59.46	50.60
35	32.89	27.83	44.28	39.22	63.25	54.40
36	32.89	27.83	44.28	39.22	63.25	54.40
37	32.89	27.83	44.28	39.22	63.25	54.40
38	32.89	27.83	44.28	39.22	63.25	54.40
39	32.89	27.83	44.28	39.22	63.25	54.40
40	35.42	30.36	48.07	41.75	68.31	59.46
41	35.42	30.36	48.07	41.75	68.31	59.46
42	35.42	30.36	48.07	41.75	68.31	59.46
43	35.42	30.36	48.07	41.75	68.31	59.46
44	35.42	30.36	48.07	41.75	68.31	59.46
45	35.42	30.36	48.07	41.75	68.31	59.46
46	35.42	31.63	49.34	43.01	69.58	59.46
47	35.42	31.63	50.60	44.28	70.84	60.72
48	35.42	31.63	51.87	44.28	72.11	63.25
49	36.69	32.89	51.87	44.28	72.11	63.25
50	36.69	32.89	53.13	46.81	73.37	64.52
51	36.69	32.89	54.40	48.07	73.37	64.52
52	37.95	34.16	54.40	49.34	75.90	65.78
53	40.48	34.16	59.46	51.87	78.43	68.31
54	41.75	35.42	61.99	54.40	82.23	70.84
55	44.28	39.22	67.05	58.19	84.76	74.64
56	45.54	39.22	69.58	60.72	87.29	75.90
57	49.34	41.75	75.90	65.78	93.61	80.96
58	53.13	44.28	79.70	70.84	99.94	87.29
59	58.19	49.34	86.02	74.64	106.26	91.08
60	61.99	54.40	92.35	80.96	112.59	98.67
61	67.05	59.46	98.67	86.02	121.44	107.53
62	74.64	65.78	106.26	91.08	129.03	112.59
63	78.43	69.58	113.85	98.67	136.62	121.44
64	83.49	73.37	122.71	106.26	144.21	126.50
65	88.55	78.43	131.56	112.59	154.33	134.09
66	96.14	86.02	141.68	122.71	161.92	141.68
67	105.00	91.08	151.80	131.56	175.84	154.33
68	116.38	101.20	165.72	144.21	191.02	166.98
69	127.77	112.59	182.16	159.39	208.73	182.16
70	144.21	126.50	198.61	174.57	227.70	197.34
71	159.39	141.68	217.58	189.75	249.21	218.85
72	179.63	158.13	241.62	211.26	274.51	237.82
73	198.61	175.84	266.92	234.03	299.81	261.86
74	220.11	193.55	296.01	258.06	327.64	288.42
75	244.15	212.52	327.64	285.89	358.00	314.99
76	269.45	235.29	359.26	314.99	392.15	344.08
77	299.81	260.59	393.42	344.08	423.78	373.18
78	330.17	288.42	426.31	373.18	456.67	402.27
79	361.79	316.25	460.46	403.54	489.56	428.84
80	397.21	349.14	495.88	435.16	524.98	459.20
81	435.16	384.56	535.10	469.32	562.93	492.09
82	478.17	423.78	580.64	508.53	605.94	528.77
83	526.24	465.52	631.24	554.07	654.01	569.25
84	581.90	514.86	691.96	607.20	709.67	619.85
85	633.77	561.66	755.21	660.33	774.18	674.25
86	691.96	612.26	822.25	719.79	843.76	734.97
87	755.21	667.92	896.89	784.30	919.66	800.75
88	822.25	727.38	977.85	855.14	1,001.88	872.85
89	896.89	793.16	1,066.40	932.31	1,091.70	951.28
90	977.85	865.26	1,161.27	1,017.06	1,190.37	1,037.30
91	1,066.40	943.69	1,266.27	1,108.14	1,297.89	1,129.65
92	1,161.27	1,027.18	1,380.12	1,208.08	1,414.27	1,232.11
93	1,266.27	1,119.53	1,504.09	1,316.87	1,540.77	1,343.43
94	1,380.12	1,220.73	1,639.44	1,434.51	1,679.92	1,463.61
95	1,380.12	1,220.73	1,639.44	1,434.51	1,679.92	1,463.61
96	1,380.12	1,220.73	1,639.44	1,434.51	1,679.92	1,463.61
97	1,380.12	1,220.73	1,639.44	1,434.51	1,679.92	1,463.61
98	1,380.12	1,220.73	1,639.44	1,434.51	1,679.92	1,463.61
99	1,380.12	1,220.73	1,639.44	1,434.51	1,679.92	1,463.61
100	1,380.12	1,220.73	1,639.44	1,434.51	1,679.92	1,463.61

Exhibit IV

**Genworth Life Insurance Company
Current Annual Premiums**

Form: 7032 et al

Annual Premiums per \$10 Daily Benefit

Issue Age	Lifetime Benefit Period								
	No Benefit Increase Option			Simple Benefit Increase Option			Compound Benefit Increase Option		
	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days	20 Days
18	26.57	20.24	49.34	37.95	63.25	46.81			
19	26.57	20.24	49.34	37.95	63.25	46.81			
20	26.57	20.24	49.34	37.95	63.25	46.81			
21	26.57	20.24	49.34	37.95	63.25	46.81			
22	26.57	20.24	49.34	37.95	63.25	46.81			
23	26.57	20.24	49.34	37.95	63.25	46.81			
24	26.57	20.24	49.34	37.95	63.25	46.81			
25	30.36	24.04	56.93	44.28	73.37	54.40			
26	30.36	24.04	56.93	44.28	73.37	54.40			
27	30.36	24.04	56.93	44.28	73.37	54.40			
28	30.36	24.04	56.93	44.28	73.37	54.40			
29	30.36	24.04	56.93	44.28	73.37	54.40			
30	35.42	26.57	65.78	49.34	83.49	63.25			
31	35.42	26.57	65.78	49.34	83.49	63.25			
32	35.42	26.57	65.78	49.34	83.49	63.25			
33	35.42	26.57	65.78	49.34	83.49	63.25			
34	35.42	26.57	65.78	49.34	83.49	63.25			
35	40.48	30.36	75.90	56.93	97.41	72.11			
36	40.48	30.36	75.90	56.93	97.41	72.11			
37	40.48	30.36	75.90	56.93	97.41	72.11			
38	40.48	30.36	75.90	56.93	97.41	72.11			
39	40.48	30.36	75.90	56.93	97.41	72.11			
40	46.81	35.42	88.55	65.78	111.32	82.23			
41	46.81	35.42	88.55	65.78	111.32	82.23			
42	46.81	35.42	88.55	65.78	111.32	82.23			
43	46.81	35.42	88.55	65.78	111.32	82.23			
44	46.81	35.42	88.55	65.78	111.32	82.23			
45	46.81	35.42	88.55	65.78	111.32	82.23			
46	51.87	39.22	92.35	70.84	117.65	88.55			
47	51.87	39.22	93.61	70.84	118.91	88.55			
48	53.13	39.22	97.41	72.11	121.44	91.08			
49	53.13	40.48	97.41	73.37	122.71	92.35			
50	55.66	40.48	98.67	73.37	125.24	93.61			
51	56.93	43.01	102.47	77.17	129.03	98.67			
52	61.99	45.54	107.53	80.96	135.36	102.47			
53	63.25	46.81	110.06	83.49	140.42	106.26			
54	67.05	51.87	116.38	86.02	148.01	111.32			
55	74.64	55.66	126.50	97.41	163.19	122.71			
56	79.70	61.99	137.89	106.26	175.84	137.89			
57	86.02	67.05	148.01	113.85	191.02	146.74			
58	97.41	74.64	163.19	122.71	207.46	159.39			
59	107.53	80.96	177.10	135.36	226.44	172.04			
60	118.91	92.35	193.55	153.07	246.68	193.55			
61	130.30	106.26	217.58	177.10	273.24	221.38			
62	146.74	112.59	241.62	185.96	297.28	246.68			
63	163.19	131.56	266.92	216.32	337.76	273.24			
64	182.16	142.95	296.01	232.76	374.44	294.75			
65	201.14	164.45	322.58	263.12	406.07	331.43			
66	218.85	173.31	342.82	275.77	433.90	347.88			
67	240.35	191.02	375.71	299.81	470.58	374.44			
68	264.39	217.58	409.86	333.96	512.33	416.19			
69	297.28	235.29	455.40	360.53	566.72	449.08			
70	328.90	260.59	498.41	395.95	617.32	492.09			
71	359.26	284.63	540.16	427.57	661.60	526.24			
72	394.68	313.72	588.23	469.32	713.46	569.25			
73	438.96	351.67	643.89	517.39	771.65	622.38			
74	483.23	388.36	704.61	566.72	831.11	669.19			
75	535.10	425.04	777.98	617.32	900.68	717.26			
76	598.35	474.38	855.14	676.78	980.38	776.71			
77	667.92	533.83	946.22	757.74	1,065.13	852.61			
78	740.03	588.23	1,033.51	823.52	1,148.62	917.13			
79	804.54	647.68	1,115.73	896.89	1,216.93	980.38			
80	879.18	705.87	1,200.49	965.20	1,291.57	1,038.57			
81	960.14	767.86	1,300.42	1,038.57	1,377.59	1,101.82			
82	1,042.36	834.90	1,391.50	1,113.20	1,466.14	1,173.92			
83	1,141.03	910.80	1,507.88	1,204.28	1,571.13	1,256.15			
84	1,237.17	984.17	1,611.61	1,282.71	1,674.86	1,335.84			
85	1,299.16	1,033.51	1,691.31	1,347.23	1,758.35	1,401.62			
86	1,363.67	1,085.37	1,776.06	1,414.27	1,845.64	1,472.46			
87	1,431.98	1,139.77	1,864.61	1,485.11	1,937.98	1,545.83			
88	1,504.09	1,196.69	1,958.22	1,558.48	2,035.39	1,623.00			
89	1,578.72	1,256.15	2,056.89	1,636.91	2,136.59	1,703.96			
90	1,657.15	1,319.40	2,159.36	1,719.14	2,244.11	1,789.98			
91	1,740.64	1,385.18	2,266.88	1,805.16	2,355.43	1,878.53			
92	1,827.93	1,454.75	2,380.73	1,894.97	2,474.34	1,973.40			
93	1,919.01	1,526.86	2,499.64	1,989.85	2,597.05	2,072.07			
94	2,015.15	1,604.02	2,624.88	2,088.52	2,727.34	2,174.54			
95	2,015.15	1,604.02	2,624.88	2,088.52	2,727.34	2,174.54			
96	2,015.15	1,604.02	2,624.88	2,088.52	2,727.34	2,174.54			
97	2,015.15	1,604.02	2,624.88	2,088.52	2,727.34	2,174.54			
98	2,015.15	1,604.02	2,624.88	2,088.52	2,727.34	2,174.54			
99	2,015.15	1,604.02	2,624.88	2,088.52	2,727.34	2,174.54			
100	2,015.15	1,604.02	2,624.88	2,088.52	2,727.34	2,174.54			

Exhibit IV

**Genworth Life Insurance Company
Current Annual Premiums**

Form: 7032 et al

Annual Premiums per \$10 Daily Benefit

6 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	24.04	17.71	43.01	32.89	54.40	39.22
19	24.04	17.71	43.01	32.89	54.40	39.22
20	24.04	17.71	43.01	32.89	54.40	39.22
21	24.04	17.71	43.01	32.89	54.40	39.22
22	24.04	17.71	43.01	32.89	54.40	39.22
23	24.04	17.71	43.01	32.89	54.40	39.22
24	24.04	17.71	43.01	32.89	54.40	39.22
25	26.57	20.24	48.07	36.69	63.25	45.54
26	26.57	20.24	48.07	36.69	63.25	45.54
27	26.57	20.24	48.07	36.69	63.25	45.54
28	26.57	20.24	48.07	36.69	63.25	45.54
29	26.57	20.24	48.07	36.69	63.25	45.54
30	30.36	24.04	55.66	43.01	72.11	53.13
31	30.36	24.04	55.66	43.01	72.11	53.13
32	30.36	24.04	55.66	43.01	72.11	53.13
33	30.36	24.04	55.66	43.01	72.11	53.13
34	30.36	24.04	55.66	43.01	72.11	53.13
35	35.42	26.57	64.52	48.07	82.23	60.72
36	35.42	26.57	64.52	48.07	82.23	60.72
37	35.42	26.57	64.52	48.07	82.23	60.72
38	35.42	26.57	64.52	48.07	82.23	60.72
39	35.42	26.57	64.52	48.07	82.23	60.72
40	40.48	30.36	74.64	55.66	93.61	69.58
41	40.48	30.36	74.64	55.66	93.61	69.58
42	40.48	30.36	74.64	55.66	93.61	69.58
43	40.48	30.36	74.64	55.66	93.61	69.58
44	40.48	30.36	74.64	55.66	93.61	69.58
45	40.48	30.36	74.64	55.66	93.61	69.58
46	44.28	34.16	77.17	58.19	98.67	73.37
47	44.28	34.16	79.70	58.19	99.94	73.37
48	45.54	34.16	80.96	60.72	101.20	74.64
49	45.54	35.42	80.96	61.99	102.47	75.90
50	48.07	35.42	83.49	61.99	103.73	77.17
51	49.34	36.69	86.02	65.78	110.06	82.23
52	53.13	37.95	89.82	67.05	113.85	84.76
53	54.40	39.22	92.35	69.58	117.65	88.55
54	56.93	43.01	97.41	72.11	122.71	92.35
55	63.25	46.81	103.73	79.70	135.36	101.20
56	67.05	51.87	113.85	86.02	145.48	111.32
57	73.37	55.66	121.44	93.61	155.60	118.91
58	80.96	61.99	134.09	99.94	168.25	129.03
59	89.82	65.78	145.48	108.79	184.69	137.89
60	99.94	75.90	158.13	125.24	201.14	156.86
61	108.79	88.55	177.10	144.21	222.64	179.63
62	121.44	93.61	198.61	150.54	244.15	199.87
63	135.36	108.79	217.58	174.57	274.51	220.11
64	150.54	117.65	240.35	187.22	304.87	237.82
65	166.98	135.36	263.12	211.26	330.17	266.92
66	180.90	142.95	278.30	222.64	351.67	280.83
67	199.87	156.86	304.87	240.35	383.30	301.07
68	218.85	177.10	332.70	268.18	414.92	333.96
69	245.41	192.28	368.12	290.95	459.20	360.53
70	271.98	212.52	404.80	318.78	502.21	394.68
71	296.01	232.76	437.69	342.82	537.63	422.51
72	327.64	256.80	476.91	376.97	578.11	456.67
73	363.06	287.16	522.45	416.19	624.91	498.41
74	399.74	318.78	570.52	455.40	672.98	537.63
75	442.75	349.14	631.24	495.88	731.17	575.58
76	494.62	387.09	693.22	542.69	795.69	623.65
77	551.54	437.69	767.86	607.20	864.00	684.37
78	612.26	480.70	837.43	660.33	932.31	736.23
79	664.13	530.04	904.48	721.05	987.97	786.83
80	726.11	578.11	972.79	774.18	1,052.48	836.17
81	791.89	627.44	1,055.01	833.64	1,124.59	888.03
82	861.47	684.37	1,127.12	893.09	1,199.22	947.49
83	943.69	745.09	1,221.99	966.46	1,285.24	1,014.53
84	1,020.86	805.81	1,305.48	1,029.71	1,370.00	1,080.31
85	1,072.72	846.29	1,371.26	1,081.58	1,439.57	1,133.44
86	1,125.85	888.03	1,439.57	1,135.97	1,510.41	1,190.37
87	1,182.78	932.31	1,511.68	1,192.90	1,586.31	1,249.82
88	1,240.97	979.11	1,587.58	1,252.35	1,666.01	1,313.07
89	1,302.95	1,028.45	1,667.27	1,314.34	1,749.50	1,378.85
90	1,368.73	1,079.05	1,750.76	1,380.12	1,836.78	1,447.16
91	1,437.04	1,133.44	1,838.05	1,449.69	1,929.13	1,519.27
92	1,509.15	1,190.37	1,929.13	1,521.80	2,025.27	1,595.17
93	1,583.78	1,249.82	2,026.53	1,597.70	2,126.47	1,674.86
94	1,663.48	1,311.81	2,127.73	1,677.39	2,232.73	1,759.62
95	1,663.48	1,311.81	2,127.73	1,677.39	2,232.73	1,759.62
96	1,663.48	1,311.81	2,127.73	1,677.39	2,232.73	1,759.62
97	1,663.48	1,311.81	2,127.73	1,677.39	2,232.73	1,759.62
98	1,663.48	1,311.81	2,127.73	1,677.39	2,232.73	1,759.62
99	1,663.48	1,311.81	2,127.73	1,677.39	2,232.73	1,759.62
100	1,663.48	1,311.81	2,127.73	1,677.39	2,232.73	1,759.62

Exhibit IV

**Genworth Life Insurance Company
Current Annual Premiums**

Form: 7032 et al

Annual Premiums per \$10 Daily Benefit

4 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	18.98	15.18	34.16	25.30	43.01	30.36
19	18.98	15.18	34.16	25.30	43.01	30.36
20	18.98	15.18	34.16	25.30	43.01	30.36
21	18.98	15.18	34.16	25.30	43.01	30.36
22	18.98	15.18	34.16	25.30	43.01	30.36
23	18.98	15.18	34.16	25.30	43.01	30.36
24	18.98	15.18	34.16	25.30	43.01	30.36
25	21.51	16.45	39.22	29.10	48.07	35.42
26	21.51	16.45	39.22	29.10	48.07	35.42
27	21.51	16.45	39.22	29.10	48.07	35.42
28	21.51	16.45	39.22	29.10	48.07	35.42
29	21.51	16.45	39.22	29.10	48.07	35.42
30	25.30	18.98	45.54	34.16	55.66	40.48
31	25.30	18.98	45.54	34.16	55.66	40.48
32	25.30	18.98	45.54	34.16	55.66	40.48
33	25.30	18.98	45.54	34.16	55.66	40.48
34	25.30	18.98	45.54	34.16	55.66	40.48
35	29.10	21.51	53.13	37.95	64.52	46.81
36	29.10	21.51	53.13	37.95	64.52	46.81
37	29.10	21.51	53.13	37.95	64.52	46.81
38	29.10	21.51	53.13	37.95	64.52	46.81
39	29.10	21.51	53.13	37.95	64.52	46.81
40	34.16	25.30	60.72	44.28	74.64	54.40
41	34.16	25.30	60.72	44.28	74.64	54.40
42	34.16	25.30	60.72	44.28	74.64	54.40
43	34.16	25.30	60.72	44.28	74.64	54.40
44	34.16	25.30	60.72	44.28	74.64	54.40
45	34.16	25.30	60.72	44.28	74.64	54.40
46	35.42	26.57	61.99	45.54	77.17	56.93
47	36.69	26.57	63.25	45.54	80.96	58.19
48	36.69	26.57	63.25	46.81	80.96	58.19
49	36.69	27.83	64.52	49.34	82.23	60.72
50	39.22	27.83	67.05	49.34	83.49	60.72
51	40.48	30.36	69.58	53.13	91.08	65.78
52	43.01	30.36	70.84	53.13	93.61	67.05
53	44.28	32.89	73.37	54.40	93.61	69.58
54	46.81	34.16	75.90	55.66	97.41	72.11
55	49.34	36.69	82.23	60.72	107.53	77.17
56	54.40	40.48	89.82	65.78	112.59	84.76
57	58.19	44.28	93.61	72.11	120.18	91.08
58	64.52	48.07	103.73	75.90	130.30	97.41
59	70.84	51.87	112.59	82.23	144.21	103.73
60	79.70	60.72	122.71	94.88	155.60	118.91
61	86.02	69.58	137.89	108.79	173.31	136.62
62	97.41	73.37	153.07	116.38	187.22	150.54
63	107.53	84.76	166.98	131.56	211.26	166.98
64	118.91	91.08	184.69	142.95	235.29	180.90
65	131.56	106.26	202.40	159.39	254.27	202.40
66	140.42	110.06	213.79	168.25	269.45	211.26
67	156.86	121.44	232.76	180.90	293.48	226.44
68	173.31	136.62	255.53	201.14	318.78	253.00
69	192.28	149.27	282.10	218.85	351.67	273.24
70	212.52	164.45	309.93	239.09	384.56	297.28
71	232.76	180.90	333.96	258.06	412.39	318.78
72	258.06	199.87	365.59	283.36	442.75	342.82
73	285.89	222.64	399.74	313.72	478.17	375.71
74	313.72	246.68	437.69	342.82	516.12	404.80
75	350.41	271.98	484.50	374.44	560.40	432.63
76	390.89	301.07	530.04	409.86	611.00	469.32
77	436.43	339.02	588.23	457.93	662.86	514.86
78	483.23	374.44	642.62	497.15	714.73	554.07
79	523.71	412.39	693.22	542.69	759.00	593.29
80	571.78	449.08	745.09	583.17	810.87	632.50
81	624.91	487.03	808.34	627.44	870.32	672.98
82	679.31	531.30	862.73	672.98	929.78	721.05
83	743.82	578.11	936.10	729.91	999.35	771.65
84	805.81	626.18	1,000.62	776.71	1,066.40	824.78
85	846.29	657.80	1,051.22	814.66	1,119.53	866.53
86	888.03	690.69	1,103.08	856.41	1,176.45	909.54
87	932.31	724.85	1,158.74	898.15	1,234.64	955.08
88	979.11	761.53	1,216.93	943.69	1,296.63	1,001.88
89	1,028.45	799.48	1,277.65	990.50	1,361.14	1,052.48
90	1,079.05	839.96	1,340.90	1,039.83	1,429.45	1,105.61
91	1,133.44	881.71	1,407.95	1,091.70	1,501.56	1,160.01
92	1,190.37	925.98	1,478.79	1,147.36	1,576.19	1,218.20
93	1,249.82	971.52	1,552.16	1,204.28	1,654.62	1,278.92
94	1,311.81	1,020.86	1,630.59	1,265.00	1,738.11	1,343.43
95	1,311.81	1,020.86	1,630.59	1,265.00	1,738.11	1,343.43
96	1,311.81	1,020.86	1,630.59	1,265.00	1,738.11	1,343.43
97	1,311.81	1,020.86	1,630.59	1,265.00	1,738.11	1,343.43
98	1,311.81	1,020.86	1,630.59	1,265.00	1,738.11	1,343.43
99	1,311.81	1,020.86	1,630.59	1,265.00	1,738.11	1,343.43
100	1,311.81	1,020.86	1,630.59	1,265.00	1,738.11	1,343.43

Exhibit IV

**Genworth Life Insurance Company
Current Annual Premiums**

Form: 7032 et al

Annual Premiums per \$10 Daily Benefit

3 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	16.45	12.65	29.10	21.51	36.69	26.57
19	16.45	12.65	29.10	21.51	36.69	26.57
20	16.45	12.65	29.10	21.51	36.69	26.57
21	16.45	12.65	29.10	21.51	36.69	26.57
22	16.45	12.65	29.10	21.51	36.69	26.57
23	16.45	12.65	29.10	21.51	36.69	26.57
24	16.45	12.65	29.10	21.51	36.69	26.57
25	18.98	15.18	34.16	25.30	43.01	30.36
26	18.98	15.18	34.16	25.30	43.01	30.36
27	18.98	15.18	34.16	25.30	43.01	30.36
28	18.98	15.18	34.16	25.30	43.01	30.36
29	18.98	15.18	34.16	25.30	43.01	30.36
30	21.51	16.45	39.22	29.10	48.07	35.42
31	21.51	16.45	39.22	29.10	48.07	35.42
32	21.51	16.45	39.22	29.10	48.07	35.42
33	21.51	16.45	39.22	29.10	48.07	35.42
34	21.51	16.45	39.22	29.10	48.07	35.42
35	25.30	18.98	45.54	34.16	55.66	40.48
36	25.30	18.98	45.54	34.16	55.66	40.48
37	25.30	18.98	45.54	34.16	55.66	40.48
38	25.30	18.98	45.54	34.16	55.66	40.48
39	25.30	18.98	45.54	34.16	55.66	40.48
40	29.10	21.51	53.13	37.95	64.52	46.81
41	29.10	21.51	53.13	37.95	64.52	46.81
42	29.10	21.51	53.13	37.95	64.52	46.81
43	29.10	21.51	53.13	37.95	64.52	46.81
44	29.10	21.51	53.13	37.95	64.52	46.81
45	29.10	21.51	53.13	37.95	64.52	46.81
46	32.89	24.04	54.40	39.22	69.58	51.87
47	32.89	24.04	55.66	43.01	70.84	53.13
48	34.16	24.04	56.93	43.01	73.37	53.13
49	34.16	25.30	56.93	44.28	73.37	54.40
50	35.42	25.30	60.72	44.28	74.64	54.40
51	36.69	27.83	61.99	45.54	77.17	60.72
52	36.69	27.83	63.25	46.81	80.96	61.99
53	40.48	29.10	65.78	48.07	84.76	64.52
54	43.01	29.10	69.58	51.87	86.02	64.52
55	44.28	32.89	73.37	54.40	93.61	69.58
56	48.07	35.42	79.70	60.72	101.20	74.64
57	53.13	39.22	83.49	63.25	108.79	82.23
58	56.93	43.01	93.61	69.58	118.91	88.55
59	64.52	46.81	101.20	75.90	130.30	94.88
60	70.84	54.40	110.06	84.76	140.42	107.53
61	77.17	61.99	122.71	97.41	154.33	117.65
62	84.76	65.78	134.09	102.47	168.25	129.03
63	97.41	75.90	153.07	120.18	192.28	149.27
64	107.53	82.23	166.98	127.77	211.26	161.92
65	117.65	93.61	182.16	144.21	227.70	180.90
66	127.77	99.94	192.28	149.27	240.35	187.22
67	140.42	108.79	209.99	161.92	264.39	203.67
68	156.86	122.71	230.23	182.16	287.16	228.97
69	174.57	135.36	254.27	196.08	314.99	245.41
70	191.02	148.01	278.30	213.79	345.35	265.65
71	208.73	159.39	299.81	230.23	366.85	283.36
72	231.50	180.90	330.17	255.53	399.74	308.66
73	258.06	202.40	363.06	283.36	436.43	340.29
74	283.36	220.11	393.42	308.66	464.26	363.06
75	313.72	241.62	433.90	333.96	502.21	388.36
76	347.88	266.92	473.11	364.32	542.69	416.19
77	392.15	304.87	530.04	411.13	597.08	464.26
78	437.69	339.02	580.64	450.34	647.68	500.94
79	470.58	368.12	622.38	487.03	685.63	535.10
80	511.06	395.95	662.86	514.86	731.17	567.99
81	549.01	427.57	708.40	551.54	777.98	605.94
82	590.76	459.20	753.94	588.23	831.11	645.15
83	629.97	489.56	798.22	622.38	876.65	681.84
84	666.66	516.12	839.96	652.74	918.39	715.99
85	699.55	542.69	881.71	685.63	963.93	751.41
86	734.97	569.25	925.98	719.79	1,013.27	789.36
87	771.65	598.35	971.52	756.47	1,063.87	828.58
88	809.60	627.44	1,020.86	793.16	1,117.00	870.32
89	850.08	659.07	1,071.46	833.64	1,172.66	913.33
90	893.09	691.96	1,124.59	875.38	1,230.85	960.14
91	937.37	727.38	1,181.51	918.39	1,292.83	1,008.21
92	984.17	762.80	1,239.70	965.20	1,357.35	1,057.54
93	1,033.51	800.75	1,301.69	1,013.27	1,425.66	1,110.67
94	1,085.37	841.23	1,367.47	1,063.87	1,496.50	1,166.33
95	1,085.37	841.23	1,367.47	1,063.87	1,496.50	1,166.33
96	1,085.37	841.23	1,367.47	1,063.87	1,496.50	1,166.33
97	1,085.37	841.23	1,367.47	1,063.87	1,496.50	1,166.33
98	1,085.37	841.23	1,367.47	1,063.87	1,496.50	1,166.33
99	1,085.37	841.23	1,367.47	1,063.87	1,496.50	1,166.33
100	1,085.37	841.23	1,367.47	1,063.87	1,496.50	1,166.33

Exhibit IV

**Genworth Life Insurance Company
Current Annual Premiums**

Form: 7032 et al

Annual Premiums per \$10 Daily Benefit

2 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	15.18	11.39	25.30	18.98	32.89	24.04
19	15.18	11.39	25.30	18.98	32.89	24.04
20	15.18	11.39	25.30	18.98	32.89	24.04
21	15.18	11.39	25.30	18.98	32.89	24.04
22	15.18	11.39	25.30	18.98	32.89	24.04
23	15.18	11.39	25.30	18.98	32.89	24.04
24	15.18	11.39	25.30	18.98	32.89	24.04
25	17.71	12.65	29.10	21.51	36.69	26.57
26	17.71	12.65	29.10	21.51	36.69	26.57
27	17.71	12.65	29.10	21.51	36.69	26.57
28	17.71	12.65	29.10	21.51	36.69	26.57
29	17.71	12.65	29.10	21.51	36.69	26.57
30	20.24	15.18	34.16	25.30	43.01	30.36
31	20.24	15.18	34.16	25.30	43.01	30.36
32	20.24	15.18	34.16	25.30	43.01	30.36
33	20.24	15.18	34.16	25.30	43.01	30.36
34	20.24	15.18	34.16	25.30	43.01	30.36
35	24.04	16.45	37.95	29.10	48.07	35.42
36	24.04	16.45	37.95	29.10	48.07	35.42
37	24.04	16.45	37.95	29.10	48.07	35.42
38	24.04	16.45	37.95	29.10	48.07	35.42
39	24.04	16.45	37.95	29.10	48.07	35.42
40	26.57	18.98	44.28	34.16	55.66	40.48
41	26.57	18.98	44.28	34.16	55.66	40.48
42	26.57	18.98	44.28	34.16	55.66	40.48
43	26.57	18.98	44.28	34.16	55.66	40.48
44	26.57	18.98	44.28	34.16	55.66	40.48
45	26.57	18.98	44.28	34.16	55.66	40.48
46	26.57	20.24	46.81	36.69	56.93	44.28
47	27.83	20.24	48.07	36.69	60.72	45.54
48	27.83	20.24	48.07	36.69	60.72	45.54
49	27.83	20.24	48.07	36.69	61.99	46.81
50	29.10	21.51	49.34	37.95	63.25	51.87
51	29.10	21.51	53.13	39.22	64.52	53.13
52	32.89	25.30	54.40	40.48	69.58	54.40
53	34.16	26.57	55.66	43.01	70.84	55.66
54	34.16	26.57	56.93	44.28	73.37	55.66
55	36.69	29.10	61.99	46.81	79.70	61.99
56	40.48	30.36	67.05	49.34	88.55	64.52
57	44.28	35.42	72.11	55.66	92.35	72.11
58	49.34	37.95	77.17	60.72	99.94	77.17
59	54.40	40.48	86.02	67.05	108.79	83.49
60	61.99	45.54	97.41	73.37	121.44	92.35
61	65.78	51.87	103.73	79.70	130.30	102.47
62	73.37	56.93	117.65	91.08	148.01	113.85
63	83.49	61.99	129.03	94.88	163.19	120.18
64	94.88	69.58	146.74	108.79	184.69	136.62
65	102.47	75.90	156.86	116.38	199.87	146.74
66	113.85	83.49	173.31	126.50	217.58	158.13
67	125.24	91.08	184.69	134.09	232.76	166.98
68	136.62	101.20	202.40	149.27	253.00	184.69
69	149.27	110.06	217.58	158.13	273.24	198.61
70	161.92	120.18	232.76	174.57	289.69	216.32
71	177.10	131.56	254.27	185.96	312.46	230.23
72	192.28	142.95	274.51	202.40	332.70	245.41
73	209.99	156.86	292.22	220.11	351.67	264.39
74	230.23	173.31	318.78	239.09	376.97	282.10
75	254.27	185.96	350.41	258.06	404.80	299.81
76	280.83	207.46	382.03	282.10	438.96	322.58
77	311.19	231.50	419.98	312.46	470.58	351.67
78	341.55	255.53	456.67	340.29	507.27	378.24
79	374.44	278.30	495.88	368.12	541.42	409.86
80	409.86	303.60	532.57	395.95	579.37	438.96
81	447.81	332.70	576.84	428.84	624.91	474.38
82	487.03	363.06	617.32	460.46	670.45	511.06
83	532.57	395.95	669.19	497.15	722.32	549.01
84	579.37	432.63	718.52	537.63	777.98	589.49
85	608.47	454.14	755.21	564.19	817.19	619.85
86	638.83	476.91	793.16	592.02	857.67	650.21
87	670.45	500.94	832.37	621.12	900.68	683.10
88	704.61	526.24	874.12	652.74	944.96	717.26
89	740.03	552.81	917.13	685.63	993.03	752.68
90	776.71	580.64	963.93	719.79	1,042.36	790.63
91	815.93	609.73	1,012.00	755.21	1,094.23	829.84
92	856.41	640.09	1,062.60	793.16	1,148.62	871.59
93	899.42	671.72	1,115.73	833.64	1,206.81	914.60
94	943.69	704.61	1,171.39	875.38	1,266.27	961.40
95	943.69	704.61	1,171.39	875.38	1,266.27	961.40
96	943.69	704.61	1,171.39	875.38	1,266.27	961.40
97	943.69	704.61	1,171.39	875.38	1,266.27	961.40
98	943.69	704.61	1,171.39	875.38	1,266.27	961.40
99	943.69	704.61	1,171.39	875.38	1,266.27	961.40
100	943.69	704.61	1,171.39	875.38	1,266.27	961.40

**Objection Response
Genworth Life Insurance Company**

This letter is in response to the comments received in your objection letter on February 7, 2013. The comments were as follows:

1. *PLS BE ADVISED THAT THERE IS A DC DISB DOI STATUTE THAT ALLOWS ONLY A MAX. 10% PER YEAR OF RATE INCREASE AND SUBSEQUENT YEARS OF FILING ACTUARIAL JUSTIFICATIONS NEEDED FOR FURTHER CONSIDERATION.....*

We are requesting the full amount of the rate increase of 84% on policies with lifetime benefit periods and 68% on policies with limited benefit periods, as specified in our December 24, 2012 filing. We do recognize the limitations of Bulletin 03-005-PPI-11/24 and intend to implement this increase, limited to 10% per year, over several years. Please note that due to modeled terminations, achieving an equivalent present value of earned premiums, factoring in the a 10% annual increase limitation, results in a much higher ultimate cumulative rate increase, as demonstrated here.

We are open to further discussion with the department of insurance about an appropriate phased implementation plan.

	<u>PCS II</u>	
<u>Year</u>	<u>Lifetime</u>	<u>Limited</u>
1	10.00%	10.00%
2	10.00%	10.00%
3	10.00%	10.00%
4	10.00%	10.00%
5	10.00%	10.00%
6	10.00%	10.00%
7	10.00%	10.00%
8	10.00%	10.00%
9	10.00%	4.76%
10	10.00%	
11	0.85%	
12		
13		
14		
Cumulative	162%	125%
Filed	84%	68%

**Objection Response
Genworth Life Insurance Company**

2. *ALSO, THERE'S A RESTRICTION OF USING REVISED PERSISTENCY/ LAPSED RATES FOR JUSTIFYING RATE INCREASES (OTHER THAN THOSE OF THE ORIGINALLY FILED PERSISTENCY/ LAPSED RATES USED IN THE ORIGINAL PRICING OF THE PRODUCT)SO, IN LIGHT OF THESE REGS, PLS. REVISE YOUR SUBMISSION (IE, RATES/ ASSUMPTIONS/ INCREASE REQUEST, ETC).*

Please note that our filing is in compliance with this restriction, as seen in Section 8 of the Actuarial Memorandum.

Please let us know if you have any questions.

Regards,