

State: District of Columbia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: FLEX 3
Project Name/Number: FLEX 3/FLEX 3

Filing at a Glance

Company: Genworth Life Insurance Company
Product Name: FLEX 3
State: District of Columbia
TOI: LTC03I Individual Long Term Care
Sub-TOI: LTC03I.001 Qualified
Filing Type: Rate
Date Submitted: 12/20/2013
SERFF Tr Num: GEFA-129342111
SERFF Status: Pending Industry Response
State Tr Num:
State Status:
Co Tr Num: FLEX 3 RATES
Implementation: On Approval
Date Requested:
Author(s): Richard Cromwell, Jeanette Mai, Jim Lites, Camisha Jones
Reviewer(s): Donghan Xu (primary), Alula Selassie
Disposition Date:
Disposition Status:
Implementation Date:
State Filing Description:

State: District of Columbia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC031 Individual Long Term Care/LTC031.001 Qualified
Product Name: FLEX 3
Project Name/Number: FLEX 3/FLEX 3

General Information

Project Name: FLEX 3 Status of Filing in Domicile: Pending
Project Number: FLEX 3 Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 12/24/2013
State Status Changed:
Deemer Date: Created By: Jeanette Mai
Submitted By: Jeanette Mai Corresponding Filing Tracking Number: GEFA-129342112

Filing Description:

We are submitting the Actuarial Memorandum and Rates for the individual long term care insurance forms cited in Attachment A to this letter for your review and approval. The form filing has been submitted under GEFA-129342112. The forms are new to our portfolio and will not replace any previously filed or approved forms.

Form 8000R1 DC is a guaranteed renewable policy which is intended to provide federally tax qualified long term care insurance under the Health Insurance Portability and Accountability Act of 1996. Premium rates for the policy and related endorsements and riders are gender based.

Form 8001R1 DC is also a guaranteed renewable policy which is intended to provide federally tax qualified long term care insurance under the Health Insurance Portability and Accountability Act of 1996. The policy is identical to policy 8000R1 DC except that the premiums for the policy and related endorsements/riders are unisex based rather than gender based. Accordingly, all references to gender have been removed.

Coverage will be medically underwritten based on information provided in the application and from other sources, such as: paramedical exams; attending physician statements; copies of medical records and assessments of functional capacity.

The applicant will select the policy Coverage Maximum, Nursing Facility Maximum, Elimination Period and any optional Benefits at the time of application. Parameters for these category options are included in the Statement of Variability attached.

Benefit Provisions. The following core benefits will be included in each policy:

- Privileged Care Coordination Services
- Nursing Facility Benefit
- Assisted Living Facility Benefit
- Home and Community Care Benefit
- Bed Reservation Benefit
- Home Assistance Benefit
- Hospice Care Benefit
- Respite Care Benefit
- Waiver of Premium Benefit
- Contingent Nonforfeiture Benefit

The following endorsements may be included with the base coverage with either policy depending on the market.

- Alternate Care Benefit

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Product Name: FLEX 3
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- International Nursing Facility
- International Coverage Benefit

The following optional riders and endorsements may be offered with either policy:

- Nonforfeiture Benefit
- Shared Benefit (Two different riders with/without a minimum guarantee. Only one will be marketed at any given time.)
- Waiver of Home and Community Care Elimination Period
- Future Purchase Option
- Simple Benefit Increase
- Compound Benefit Increase

Only one of the inflations options for the Future Purchase Option will be offered.

Variability of Forms. We have included a Statement of Variability which addresses the purpose of any bracketed fields found in the policy and related forms.

Additional Forms. A Personal Worksheet and Coverage Selection page are included for your review and approval.

Format. The forms will be computer generated and printed. The enclosed forms are in final printed format other than "John Doe" and bracketed variable information included for filing purposes. We ask that minor modifications in paper size and stock, ink, border, company logo, signatures and titles, font type (but not size) and adaptation to electronic and computer printing will be allowed.

Marketing Method. This product will be marketed through agent/producer assisted sales. Each applicant will receive an Outline of Coverage at time of application.

It is our intention to use Application form 130948DC 05/15/12, 133363 05/15/12 and 135282 01/01/13, Things You Should Know form 135363 01/01/13 and Potential Rate Increase Disclosure form 81945 CNF, in the solicitation of this product. These forms were previously approved by your Department on 8/14/12 and 4/13/09 respectively. We also intend to use Wellness Endorsement form, 7052 END-WE, previously approved by your Department on 10/28/10.

We trust that this submission will be acceptable to your Department. However, please let me know if you should have any questions or comments.

Attachment A

Form Number Description

8000R1 DC Policy (Gender Based)
8001R1 DC Policy (Unisex)

Endorsements

8000R END-FPO Future Purchase Option

State: District of Columbia **Filing Company:** Genworth Life Insurance Company
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Product Name: FLEX 3
Project Name/Number: FLEX 3/FLEX 3

8000R END-WHC Waiver of Home and Community Care Elimination Period
 8000R END-INF International Nursing Facility
 8000R END-IC International Coverage Benefit
 8000R END-AC Alternate Care Benefit

Riders

8000R RDR-NFO Nonforfeiture Benefit
 8000R RDR-SB Shared Benefit
 8000R RDR-SBNG Shared Benefit
 8000R RDR-SBI Simple Benefit Increase
 8000R RDR-CBI Compound Benefit Increase

8000R-OL Outline of Coverage

Additional Forms

131384R Coverage Selection
 135362R Personal Worksheet

Actuarial Memoranda and Rate Sheets
 Statement of Variability

Company and Contact

Filing Contact Information

Jeanette Mai, Contract Analyst	jeanette.mai@genworth.com
6630 W Broad Street	804-922-5639 [Phone]
Bldg 4	804-281-6057 [FAX]
Richmond, VA 23230-1700	

Filing Company Information

Genworth Life Insurance Company	CoCode: 70025	State of Domicile: Delaware
6610 W Broad Street	Group Code: 4011	Company Type: LifeHealth &
Richmond, VA 23230	Group Name:	Annuity
(804) 281-6600 ext. [Phone]	FEIN Number: 91-6027719	State ID Number:

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:

SERFF Tracking #:

GEFA-129342111

State Tracking #:

Company Tracking #:

FLEX 3 RATES

State: District of Columbia

Filing Company: Genworth Life Insurance Company

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

Product Name: FLEX 3

Project Name/Number: FLEX 3/FLEX 3

Correspondence Summary

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Donghan Xu	12/24/2013	12/24/2013

Response Letters

Responded By	Created On	Date Submitted
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State: District of Columbia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: FLEX 3
Project Name/Number: FLEX 3/FLEX 3

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	12/24/2013
Submitted Date	12/24/2013
Respond By Date	01/07/2014

Dear Jeanette Mai,

Introduction:

Objection 1

- Actuarial Justification (Supporting Document)
- Premium Rates, [8000R1 DC et al] (Rate)
- Premium Rates, [8001R1 DC et al] (Rate)

Comments: Please translate all the retention expenses into "as % of the total gross premium". Also, since this is an individual product, you need to do an "Asset Share" Model to present ALL the mortality / morbidity / retention expenses / lapses etc into a LIFETIME projection model.

Conclusion:

Sincerely,
Donghan Xu

SERFF Tracking #:

GEFA-129342111

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

FLEX 3 RATES

State: District of Columbia**Filing Company:**

Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified**Product Name:** FLEX 3**Project Name/Number:** FLEX 3/FLEX 3

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Premium Rates	8000R1 DC et al	New		Standard Premium Rates RS (Form 8000R1).pdf,
2		Premium Rates	8001R1 DC et al	New		Standard Premium Rates RS (Form 8001R1).pdf,

GENWORTH LIFE INSURANCE COMPANY

Administrative Office: 3100 Albert Lankford Drive, Lynchburg, VA 24501

LONG TERM CARE INSURANCE POLICY

Policy Form Series: 8000R1

December 2013

Premium Rates

The rate schedules are those to which the information in the actuarial memorandum applies.

Base Tables

The Base premium rate tables vary by Benefit Period, Benefit Increase Option, Underwriting Class, Marital Class, Gender and Issue Age. The premium rates provided in the base tables are for:

- 90 Service Day Elimination Period
- Lifetime Premium Payment Term

and include the following benefits:

- Privileged Care Coordination Services
- Nursing Facility Benefit
- Assisted Living Facility Benefit
- Home and Community Care Benefit
- Bed Reservation Benefit
- Home Assistance Benefit
- Hospice Care Benefit
- Respite Care Benefit
- Alternate Care Benefit (if made available)
- International Coverage Benefit
- Waiver of Premium Benefit
- Contingent Nonforfeiture Benefit

Rates in the base tables have been provided for issue ages 40, 45, 50, 55, 60, 65, 70 and 75. Rates for ages in between will be calculated by linear interpolation. Rates have also been provided for benefit periods (in days) 730, 1095, 1460, 1825 and 2190. Additionally, a 365 Day benefit period will be offered with rates equal to 70% of those shown in the 730 Day Tables. Rates for other benefit periods will be determined by linear interpolation. Also, rates have been provided for the following benefit increase options (BIO): No BIO, 5% Simple, 2% Compound, 3% Compound, 4% Compound and 5% Compound. Rates for other benefit increase options (such as 2.5% Compound) will be determined by linear interpolation.

GENWORTH LIFE INSURANCE COMPANY

Base Rating Tables 1 - 12

The base rate tables are provided for Single Males, Single Females and Married Applicants for all four underwriting classes; Standard, Select, Preferred and Preferred Best. The unit is per \$10 of Daily Benefit or \$300 of Monthly Benefits.

Table A

This factor converts the base rates from No Bio to FPO. The factor is to be applied directly to the No Bio Base Rates found in Tables 1-12.

Table B

Table B converts 90 Service Day Elimination Period (EP) rates to 30, 60, 180 or 365 Service Day EP rates.

Table C-1 to C-3

Table C-1 converts the Elimination Period from Service Days to Calendar Days. Table C-2 converts the 100% Home Care to Reduced Home Care coverage. Table C-3 converts the 100% Assisted Living Facility to Reduced Assisted Living Facility coverage.

Table D-1 to D-7

These tables contain factors for other riders and optional benefits available through the policy.

Table E

This table contains modal factors for different billing frequencies.

GENWORTH LIFE INSURANCE COMPANY

Rate Calculation Example

Issue Age: 60

Benefit Period: 1,095 Day

3% Compound Inflation for Life

Underwriting Class: Married – Preferred Class

Step	Description	Rate Calculation
1	Get annual rate per \$10 Daily Benefit from appropriate Base Table	110.57
1a	If BIO is FPO use the No Bio Base Rate and apply Table A Factor	1
2	Premium payment term is Lifetime	1
3	Result: Step 1 x Step 1a x Step 2	110.57
4	Elimination Period is 60 Service Days. Factor from Table B	10%
5	Result: Step 3 x (1 + Step 4)	121.627
6	Plan Options and Features (Tables C-1 to C-3)	
	60% Home & Community Care. Factor from Table C-2	-3.00%
	75% Assisted Living Facility Coverage. Factor from Table C-3	-2.00%
	Sum of factors for Tables C-1 to C-3	-5.00%
7	Result: Step 5 x (1 + sum of factors from Step 6)	115.54565
8	Optional Benefits (Tables D-1 to D-7)	
	0-Day elimination period for Home Care. Factor from Table D-1	13.00%
	Nonforfeiture Benefit. Factor from Table D-3	22.00%
	Sum of factors for Tables D-1 to D-7	35.00%
9	Result: Step 7 x (1 + sum of factors from step 8)	155.9866275
10	\$200 Daily Benefit i.e. 20 “units” of daily benefit	20
11	Result: Step 9 x Step 10	3119.73255
12	Premiums payable semi-annually. Factor from Table E	0.51
13	Result: Step 11 x Step 12	\$1,591.06
14	Apply Discount Factors if Applicable	\$1,591.06

GENWORTH LIFE INSURANCE COMPANY

Base Table 1
Male - Single Standard Rates

Annual rates per \$10 Daily Benefit (or per \$300 Monthly Benefit)

Issue Age	Lifetime Maximum: 730 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	65.66	85.56	82.12	102.81	202.43	288.28
45	77.00	106.89	83.21	110.54	224.19	315.16
50	79.00	121.98	91.80	118.17	225.00	320.00
55	92.00	122.80	104.71	120.75	225.00	320.00
60	100.00	151.14	114.80	137.60	238.91	320.00
65	127.84	193.89	152.85	177.00	290.29	352.76
70	214.00	295.00	231.82	273.00	408.04	478.21
75	370.00	488.00	401.25	455.00	581.82	711.00

Issue Age	Lifetime Maximum: 1,095 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	92.00	109.34	99.72	122.55	253.16	370.53
45	93.20	124.48	104.04	128.75	255.00	375.00
50	93.20	140.89	108.24	138.59	258.67	375.00
55	100.00	150.91	117.89	146.16	264.11	375.00
60	109.00	182.18	140.79	169.29	294.14	378.00
65	158.25	245.95	176.13	234.50	343.17	416.69
70	270.40	385.00	291.60	355.00	531.67	626.13
75	479.00	632.00	518.95	591.00	763.79	913.00

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	98.80	121.97	110.21	132.23	265.62	388.80
45	99.00	134.97	112.47	140.41	273.87	400.00
50	100.00	159.57	124.92	160.70	286.50	400.00
55	115.00	181.09	140.79	175.26	302.34	400.37
60	124.79	222.79	172.64	207.65	343.64	433.86
65	173.32	278.41	217.02	257.12	424.50	514.99
70	300.76	435.00	324.39	405.00	597.68	700.45
75	540.00	726.00	583.15	678.00	854.00	1017.00

Issue Age	Lifetime Maximum: 1,825 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	100.10	138.60	125.89	141.90	267.00	391.27
45	102.00	156.75	128.38	163.06	304.60	430.00
50	109.00	177.10	138.71	178.24	318.24	435.45
55	120.00	201.31	156.77	194.94	335.79	444.97
60	141.85	248.07	193.00	232.30	383.58	483.70
65	196.77	310.71	243.14	303.68	475.95	576.81
70	346.50	490.00	372.99	465.00	672.66	788.00
75	607.00	832.00	658.05	766.00	966.00	1159.00

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	110.25	151.66	131.66	168.74	273.01	402.47
45	123.49	190.32	149.97	198.55	314.90	444.00
50	125.00	210.66	165.74	212.92	329.01	449.92
55	139.52	240.10	187.74	233.66	347.92	459.84
60	174.52	295.65	230.87	278.23	398.34	500.96
65	228.92	373.30	293.32	342.78	495.00	598.46
70	374.21	533.27	423.78	505.59	701.04	819.34
75	657.20	901.00	668.75	832.00	1047.44	1248.00

GENWORTH LIFE INSURANCE COMPANY

Base Table 2
Female - Single Standard Rates

Annual rates per \$10 Daily Benefit (or per \$300 Monthly Benefit)

Issue Age	Lifetime Maximum: 730 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	72.80	131.77	115.93	155.95	318.16	465.72
45	100.42	160.66	122.62	167.57	344.13	487.65
50	105.00	183.31	135.95	178.05	345.00	490.00
55	109.00	185.36	141.08	180.60	350.00	490.00
60	131.99	228.91	171.83	207.07	359.26	490.00
65	180.11	297.62	227.34	264.27	438.40	530.86
70	292.00	412.75	321.13	373.00	611.32	713.23
75	404.00	584.24	477.20	518.28	862.36	994.93

Issue Age	Lifetime Maximum: 1,095 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	112.30	168.99	142.10	195.86	413.85	618.39
45	115.00	193.09	148.78	206.00	415.00	620.00
50	115.00	220.20	166.99	216.25	415.00	620.00
55	122.51	239.24	182.80	228.87	416.69	620.00
60	158.02	292.33	220.87	267.65	465.30	620.00
65	221.54	372.73	281.99	330.02	549.88	667.03
70	365.00	580.07	444.83	503.25	854.23	1003.92
75	550.06	811.50	657.69	717.11	1199.71	1393.82

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	121.37	186.46	156.97	216.87	445.31	665.57
45	121.86	218.28	169.40	228.86	450.81	670.00
50	125.00	259.37	199.14	260.24	467.10	670.00
55	151.15	296.70	225.87	284.24	494.32	670.00
60	194.59	370.52	281.28	341.00	565.36	716.04
65	261.96	474.39	362.36	424.06	709.70	859.92
70	430.40	678.17	525.26	595.84	1008.76	1175.35
75	652.26	962.71	755.52	828.74	1392.63	1629.63

Issue Age	Lifetime Maximum: 1,825 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	129.43	202.50	168.65	236.13	455.89	685.15
45	140.13	258.85	200.37	270.90	514.21	735.87
50	143.07	294.09	226.24	295.01	532.45	736.44
55	176.38	337.41	257.56	323.85	562.42	752.24
60	228.70	422.52	322.31	391.47	647.97	817.65
65	308.33	543.65	417.50	489.16	819.33	992.62
70	508.14	783.95	610.29	691.83	1170.79	1365.18
75	768.62	1120.18	881.54	968.38	1623.01	1903.40

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	166.27	246.08	204.94	286.32	473.05	712.44
45	190.59	316.51	247.04	334.33	538.12	770.34
50	195.00	352.34	273.50	357.20	557.08	771.51
55	226.89	405.11	311.82	393.28	592.24	789.97
60	289.19	507.07	389.78	474.94	685.25	863.96
65	390.29	657.66	508.90	600.25	869.54	1049.80
70	645.65	958.29	749.62	857.97	1248.14	1450.71
75	986.91	1397.05	1106.02	1224.66	1736.35	2035.83

GENWORTH LIFE INSURANCE COMPANY

Base Table 3
Male and Female - Married Standard Rates

Annual rates per \$10 Daily Benefit (or per \$300 Monthly Benefit)

Issue Age	Lifetime Maximum: 730 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	57.00	64.05	69.59	87.13	142.80	216.79
45	65.00	81.86	70.62	88.78	175.11	246.32
50	65.00	94.69	74.99	95.57	175.14	250.00
55	80.00	99.15	91.00	96.41	178.00	250.00
60	85.00	124.37	96.35	115.41	197.66	250.74
65	100.00	164.31	129.54	150.00	246.01	298.95
70	171.00	231.43	183.60	206.38	345.80	405.26
75	226.01	327.27	266.94	291.46	479.14	543.40

Issue Age	Lifetime Maximum: 1,095 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	80.00	85.46	86.67	92.81	187.69	277.42
45	81.00	92.29	90.37	96.49	188.00	280.00
50	81.00	106.42	93.25	107.44	197.66	280.00
55	85.00	118.87	96.62	115.72	206.01	280.00
60	95.00	148.40	114.86	138.43	237.57	300.81
65	115.00	191.71	148.28	173.05	284.73	347.08
70	197.58	302.92	237.61	268.23	450.57	530.62
75	297.51	431.76	345.70	378.79	625.15	710.23

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	85.85	88.58	94.78	98.66	193.86	288.68
45	86.00	101.54	97.74	107.91	206.04	292.91
50	86.00	121.19	103.58	123.50	217.31	299.80
55	90.00	141.39	110.33	137.73	234.33	312.57
60	104.82	180.41	140.20	169.15	276.96	350.79
65	138.57	234.42	182.78	213.27	352.65	429.68
70	226.24	339.83	266.90	302.05	506.51	593.60
75	341.77	490.45	389.18	427.75	705.78	802.62

Issue Age	Lifetime Maximum: 1,825 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	87.00	95.70	104.75	107.58	197.86	295.85
45	88.00	117.23	107.11	124.98	228.06	324.30
50	90.00	133.83	114.17	136.60	240.65	331.80
55	92.25	156.53	122.45	152.79	259.70	346.21
60	119.91	200.24	156.27	188.66	308.43	389.61
65	158.81	261.22	204.71	238.94	394.82	480.67
70	259.39	381.19	301.04	340.28	570.05	667.80
75	391.08	553.35	440.90	484.22	797.67	906.53

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	89.24	109.29	109.46	124.77	203.75	304.96
45	92.10	138.26	112.99	147.52	234.82	333.70
50	96.47	155.58	123.94	159.62	247.82	341.76
55	112.45	182.31	143.38	179.05	268.21	357.31
60	145.33	233.68	183.29	221.56	319.52	403.41
65	193.26	307.09	241.98	283.35	410.06	498.19
70	317.13	451.92	358.63	407.32	594.10	694.36
75	482.80	666.24	533.16	589.52	834.02	946.36

GENWORTH LIFE INSURANCE COMPANY

Base Table 4
Male - Single Select Rates

Annual rates per \$10 Daily Benefit (or per \$300 Monthly Benefit)

Issue Age	Lifetime Maximum: 730 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	63.35	76.92	77.14	95.71	183.64	261.38
45	74.00	96.77	80.25	100.68	204.17	288.20
50	75.00	111.23	85.39	111.30	212.00	290.00
55	77.00	112.83	87.46	111.30	215.00	295.00
60	91.00	140.67	106.64	128.55	222.58	295.00
65	110.93	182.10	143.41	166.77	272.38	332.88
70	172.00	257.49	203.87	230.27	384.02	452.42
75	296.00	390.00	318.86	364.00	542.95	619.99

Issue Age	Lifetime Maximum: 1,095 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	91.00	93.69	98.44	110.60	228.33	335.10
45	91.10	112.24	101.39	118.45	230.00	340.00
50	91.50	127.56	103.36	126.18	235.33	340.00
55	95.00	137.52	107.79	134.21	242.00	340.00
60	100.00	168.15	130.09	157.25	272.20	345.11
65	126.92	212.82	164.61	192.95	320.68	391.96
70	216.93	334.01	261.85	296.96	496.43	587.43
75	383.00	506.00	411.95	473.00	707.57	812.60

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	93.70	100.49	108.01	118.95	238.85	350.66
45	94.30	120.74	110.22	126.34	246.59	355.00
50	97.00	143.57	115.93	145.56	259.47	356.80
55	105.00	164.42	128.10	160.18	275.84	367.26
60	114.40	204.74	158.69	191.93	316.66	402.24
65	151.50	259.30	201.84	236.26	394.75	482.28
70	247.40	372.71	292.62	332.49	557.35	654.89
75	432.00	581.00	465.45	542.00	772.44	884.51

Issue Age	Lifetime Maximum: 1,825 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	94.30	110.25	120.05	129.80	239.00	351.33
45	94.60	139.69	121.82	146.21	273.33	387.73
50	105.00	158.75	124.80	160.92	287.29	394.98
55	110.00	182.08	142.17	177.57	305.35	406.80
60	129.94	227.05	176.75	213.91	352.08	446.66
65	173.04	288.18	225.24	263.79	440.75	537.75
70	282.66	416.33	328.63	372.99	623.49	732.56
75	486.00	666.00	524.30	613.00	866.87	993.64

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	105.00	127.30	129.47	150.14	243.62	360.76
45	111.01	168.67	133.43	176.99	281.75	399.26
50	115.00	187.53	148.15	190.82	296.14	406.92
55	125.29	215.16	168.77	210.78	315.41	419.20
60	157.57	267.32	209.01	252.95	364.43	461.20
65	208.20	341.00	267.80	314.28	456.84	556.14
70	341.48	487.99	388.42	442.89	647.58	759.20
75	527.63	730.83	573.09	666.57	902.62	1032.21

GENWORTH LIFE INSURANCE COMPANY

Base Table 5
Female - Single Select Rates

Annual rates per \$10 Daily Benefit (or per \$300 Monthly Benefit)

Issue Age	Lifetime Maximum: 730 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	65.92	117.38	104.92	140.69	286.05	418.74
45	92.71	144.36	110.56	151.35	310.99	442.65
50	95.00	165.40	122.74	161.40	313.00	445.00
55	100.00	167.96	128.06	162.75	315.00	445.00
60	121.24	209.18	156.87	189.90	328.99	445.00
65	156.85	273.63	208.70	243.79	403.14	491.33
70	239.48	380.70	295.29	334.21	562.20	659.99
75	359.56	537.02	437.34	477.01	788.87	911.43

Issue Age	Lifetime Maximum: 1,095 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	102.85	149.22	127.14	174.94	369.87	554.27
45	103.00	172.27	137.76	180.25	370.00	560.00
50	110.00	196.79	149.84	194.39	373.00	560.00
55	115.00	214.63	164.65	206.83	375.88	560.00
60	143.12	264.42	200.23	243.57	422.38	560.00
65	189.41	339.20	256.89	301.99	501.10	611.41
70	328.41	529.45	405.57	460.91	778.44	919.61
75	494.49	737.58	597.00	653.42	1086.04	1263.42

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	111.32	164.05	140.47	193.84	396.84	594.96
45	112.00	193.38	150.75	203.99	402.14	600.00
50	115.00	230.21	177.44	232.67	417.71	600.00
55	135.52	264.96	202.25	255.40	443.53	600.00
60	175.17	333.36	253.40	308.40	510.26	649.67
65	236.47	429.44	328.10	385.56	642.65	783.68
70	387.80	614.50	475.91	542.26	912.94	1070.31
75	583.40	866.49	679.09	748.59	1249.30	1462.35

Issue Age	Lifetime Maximum: 1,825 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	118.28	177.51	150.28	210.28	404.27	612.17
45	126.42	228.04	177.67	240.76	456.71	656.39
50	126.73	259.91	200.77	262.52	474.11	658.32
55	157.58	299.94	229.72	289.80	502.60	674.92
60	204.86	378.31	289.08	352.45	581.97	738.51
65	276.97	489.78	376.28	442.50	738.07	899.53
70	455.09	707.30	550.83	626.20	1053.86	1236.39
75	682.43	1003.06	789.04	868.77	1447.67	1697.96

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	150.57	214.48	180.59	252.58	419.50	636.81
45	169.10	277.52	217.42	294.88	476.50	684.88
50	170.00	309.56	241.25	315.76	494.64	687.32
55	200.58	357.36	276.03	348.95	527.37	706.26
60	256.25	449.43	346.24	422.90	613.11	777.14
65	346.58	585.29	453.27	535.74	780.15	947.75
70	570.45	852.57	667.65	765.30	1119.13	1308.68
75	866.22	1234.46	977.22	1084.04	1543.01	1808.79

GENWORTH LIFE INSURANCE COMPANY

Base Table 6
Male and Female - Married Select Rates

Annual rates per \$10 Daily Benefit (or per \$300 Monthly Benefit)

Issue Age	Lifetime Maximum: 730 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	55.00	58.17	62.06	81.11	129.61	197.37
45	59.40	74.65	62.28	81.50	160.43	225.86
50	60.00	86.60	68.90	85.64	160.69	230.00
55	60.00	91.21	72.03	86.92	162.00	230.00
60	79.00	115.55	89.63	105.00	183.90	234.07
65	94.01	154.10	121.54	137.80	230.83	281.85
70	142.59	218.21	172.77	195.14	325.44	383.41
75	210.57	307.69	250.36	274.42	449.12	511.77

Issue Age	Lifetime Maximum: 1,095 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	78.58	68.00	80.00	84.85	170.39	240.00
45	79.15	83.64	82.40	87.88	170.45	243.31
50	79.50	96.58	89.88	95.64	180.19	248.93
55	79.90	108.44	89.88	103.58	188.67	252.14
60	81.89	136.69	106.10	125.04	219.37	278.83
65	107.56	178.23	138.01	157.69	264.98	324.51
70	183.84	283.06	221.91	251.66	420.70	497.82
75	275.32	402.42	321.49	353.63	580.79	663.26

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	81.41	72.10	87.55	89.97	175.61	262.28
45	82.00	91.55	95.50	98.15	186.56	265.73
50	84.00	109.43	100.05	112.19	197.23	272.63
55	84.00	128.47	100.60	125.86	213.71	285.87
60	96.60	165.44	128.85	155.94	254.58	323.80
65	128.39	216.90	169.24	198.28	326.56	399.86
70	209.66	315.86	247.98	281.77	470.15	554.02
75	314.93	454.25	359.87	396.99	651.69	744.52

Issue Age	Lifetime Maximum: 1,825 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	82.00	84.41	94.86	97.89	179.16	268.79
45	82.00	105.51	105.93	113.49	205.90	293.39
50	85.00	120.46	105.93	123.73	217.80	300.94
55	90.00	141.75	111.32	139.21	236.13	315.76
60	110.12	182.95	143.11	173.33	282.49	358.45
65	146.64	240.78	188.82	221.28	364.16	445.45
70	239.54	352.82	278.50	316.09	526.90	620.62
75	359.06	510.19	405.98	447.36	733.27	837.18

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	83.39	97.67	108.28	112.86	184.60	277.07
45	84.51	123.78	111.82	132.75	211.54	301.25
50	87.00	139.41	112.99	143.85	223.82	309.24
55	101.71	164.03	129.54	161.99	243.31	325.06
60	132.24	211.62	166.45	201.63	291.87	370.10
65	176.44	279.98	220.84	259.28	377.12	460.42
70	289.39	413.27	328.03	373.50	547.51	643.39
75	438.37	607.20	485.67	537.99	764.42	871.29

GENWORTH LIFE INSURANCE COMPANY

Base Table 7
Male - Single Preferred Rates

Annual rates per \$10 Daily Benefit (or per \$300 Monthly Benefit)

Issue Age	Lifetime Maximum: 730 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	58.49	63.71	67.87	84.43	147.76	218.42
45	62.97	82.43	74.90	97.10	172.90	245.31
50	65.93	93.71	78.65	103.95	175.00	250.00
55	74.46	96.40	78.65	110.25	175.00	255.00
60	80.00	120.74	94.07	113.76	195.74	265.00
65	100.48	163.92	127.66	149.74	245.96	303.13
70	156.56	235.42	186.33	211.93	354.78	421.19
75	237.00	340.74	272.99	301.17	493.72	566.29

Issue Age	Lifetime Maximum: 1,095 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	68.90	78.48	70.31	92.16	185.67	276.11
45	72.08	90.79	77.48	101.04	187.97	280.00
50	76.50	104.18	84.26	105.48	196.62	280.00
55	79.00	116.69	90.68	113.60	204.52	280.00
60	92.70	145.14	111.61	135.68	235.61	300.76
65	114.11	186.07	144.23	170.37	280.53	346.41
70	194.05	302.95	236.87	270.64	454.21	541.36
75	306.00	443.17	352.67	389.80	640.50	735.67

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	71.61	90.07	72.74	94.98	188.62	282.93
45	78.40	99.56	79.36	105.84	205.43	293.20
50	90.06	117.89	93.94	121.81	217.07	300.51
55	95.93	138.07	107.03	134.65	231.70	311.63
60	100.39	174.35	134.97	164.25	272.07	348.25
65	133.12	225.94	176.12	207.85	344.05	424.84
70	221.80	335.18	264.17	302.02	505.51	600.10
75	346.00	488.64	396.31	436.22	717.37	821.95

Issue Age	Lifetime Maximum: 1,825 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	74.25	97.90	77.70	105.53	196.90	293.16
45	79.50	114.64	91.36	121.98	226.69	323.57
50	91.04	129.75	103.48	134.10	239.37	331.27
55	102.67	152.04	118.25	148.62	255.40	343.44
60	111.83	192.30	149.59	182.16	301.07	384.37
65	151.41	249.40	195.45	230.77	381.65	470.57
70	252.53	372.47	295.01	337.00	563.51	668.62
75	389.00	546.64	441.92	491.00	801.39	919.53

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	78.00	108.65	91.69	124.21	201.84	300.69
45	92.00	136.41	109.31	145.38	232.87	332.18
50	93.08	151.62	121.57	157.22	245.76	340.04
55	110.62	177.75	138.83	174.37	262.69	352.91
60	133.40	224.88	175.68	213.83	310.29	395.88
65	180.80	291.34	228.88	269.45	394.08	484.37
70	302.61	433.06	344.91	394.97	583.07	690.23
75	467.09	645.28	532.41	585.99	832.40	953.38

GENWORTH LIFE INSURANCE COMPANY

Base Table 8
Female - Single Preferred Rates

Annual rates per \$10 Daily Benefit (or per \$300 Monthly Benefit)

Issue Age	Lifetime Maximum: 730 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	58.82	94.40	93.07	121.72	224.41	337.54
45	74.48	119.68	96.30	125.44	255.17	364.80
50	80.00	135.59	101.66	133.38	260.00	365.00
55	93.00	139.18	105.52	136.50	260.00	365.00
60	105.00	173.70	131.44	159.61	277.00	365.00
65	127.08	233.27	174.23	205.80	337.65	418.00
70	203.86	326.00	248.45	283.00	476.00	564.00
75	305.47	450.92	360.76	395.03	653.49	738.71

Issue Age	Lifetime Maximum: 1,095 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	89.00	120.85	100.74	139.63	292.35	441.93
45	95.00	136.52	107.61	143.89	295.00	445.00
50	107.00	156.99	121.19	157.82	296.33	445.00
55	114.00	175.98	134.39	169.38	306.65	445.00
60	119.52	219.19	165.68	202.10	351.01	449.35
65	153.74	279.24	211.18	249.23	413.22	508.00
70	274.39	440.08	344.52	391.33	661.00	780.00
75	409.59	609.47	487.89	535.84	890.42	1020.79

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	93.25	131.75	107.20	150.82	307.30	469.76
45	100.00	155.10	122.60	166.07	323.68	473.00
50	111.00	183.81	143.36	188.33	337.55	475.00
55	117.71	214.91	163.73	207.41	359.10	483.03
60	142.76	272.70	207.53	253.43	420.23	538.89
65	194.54	351.15	268.77	316.75	527.37	648.00
70	318.18	504.01	391.10	446.73	752.34	887.00
75	475.20	714.30	596.75	653.72	1083.07	1225.46

Issue Age	Lifetime Maximum: 1,825 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	98.00	147.90	123.55	172.40	325.82	496.63
45	105.00	182.18	144.29	195.55	365.17	527.75
50	113.66	206.44	161.31	211.52	381.12	531.01
55	135.34	241.79	184.98	234.11	404.83	545.48
60	166.10	307.54	235.39	287.87	476.41	609.14
65	226.26	399.30	306.23	361.19	601.62	736.06
70	371.55	576.25	449.29	512.71	863.25	1015.17
75	553.03	821.56	684.94	750.06	1242.28	1399.61

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	108.61	174.46	145.78	202.91	339.03	517.26
45	125.22	217.64	172.11	233.85	379.80	548.27
50	141.01	243.10	191.57	251.26	395.93	551.44
55	168.72	284.86	219.63	278.37	422.76	567.69
60	205.44	362.79	279.77	342.53	499.26	637.93
65	278.90	470.75	365.05	432.19	632.40	771.51
70	459.73	688.14	539.91	619.73	912.03	1069.09
75	693.32	999.58	838.17	923.38	1314.58	1485.31

GENWORTH LIFE INSURANCE COMPANY

Base Table 9
Male and Female - Married Preferred Rates

Annual rates per \$10 Daily Benefit (or per \$300 Monthly Benefit)

Issue Age	Lifetime Maximum: 730 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	51.00	51.42	55.64	71.49	114.87	174.79
45	54.57	66.18	55.64	71.87	141.02	199.68
50	56.71	74.73	60.31	75.62	141.66	202.00
55	57.78	79.10	62.74	76.29	142.00	215.00
60	68.11	101.84	79.73	93.99	165.88	215.00
65	85.15	138.14	108.20	123.73	208.44	256.89
70	132.68	199.51	157.91	179.60	300.66	356.94
75	196.66	288.76	231.34	255.23	418.41	479.91

Issue Age	Lifetime Maximum: 1,095 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	59.80	66.51	60.11	78.10	153.19	199.76
45	62.10	74.54	63.21	81.37	155.00	214.49
50	63.25	83.14	66.21	83.00	156.98	218.65
55	65.81	93.92	74.18	90.62	165.64	223.39
60	80.32	119.70	93.14	110.57	195.47	250.89
65	99.00	157.69	122.23	142.89	237.74	293.57
70	164.45	256.74	200.73	229.36	384.92	458.78
75	251.66	375.57	298.87	330.34	542.80	623.45

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	62.10	69.01	63.08	80.48	155.00	229.34
45	67.85	78.39	68.88	86.01	161.42	232.22
50	78.20	93.20	79.56	97.33	171.28	238.53
55	83.20	109.92	86.82	109.31	186.36	251.72
60	86.75	143.97	112.24	136.90	225.45	289.75
65	112.81	191.48	149.25	176.14	291.57	360.03
70	187.97	284.05	223.88	255.95	428.40	508.56
75	287.57	414.10	333.66	369.68	606.72	696.57

Issue Age	Lifetime Maximum: 1,825 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	64.00	74.33	64.74	86.20	157.38	238.26
45	68.00	90.08	74.88	99.28	177.57	255.53
50	79.00	102.17	82.83	107.10	188.31	262.12
55	89.00	120.68	95.57	120.30	204.88	276.77
60	94.77	158.30	124.03	151.38	248.89	318.54
65	128.31	211.35	165.63	195.57	323.43	398.79
70	214.01	315.65	250.01	285.59	477.55	566.63
75	326.79	463.25	374.51	414.47	679.14	779.26

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	67.00	84.69	72.92	98.53	162.01	245.11
45	79.00	103.32	85.63	113.34	182.22	262.26
50	80.00	117.39	94.95	122.99	192.76	268.38
55	96.00	138.69	110.45	138.92	210.29	283.79
60	113.05	182.16	143.48	175.03	256.08	328.25
65	153.22	244.11	192.39	227.37	333.47	410.48
70	256.45	367.00	292.30	334.72	494.13	584.94
75	395.84	546.85	444.49	494.10	705.42	807.95

GENWORTH LIFE INSURANCE COMPANY

Base Table 10
Male - Single Preferred Best Rates

Annual rates per \$10 Daily Benefit (or per \$300 Monthly Benefit)

Issue Age	Lifetime Maximum: 730 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	55.57	60.52	64.48	80.21	140.37	207.50
45	61.32	78.31	71.16	92.25	164.26	233.04
50	62.64	89.02	74.72	98.75	166.25	237.50
55	72.51	91.58	74.72	104.74	166.25	242.25
60	76.00	114.70	89.37	108.07	185.95	251.75
65	95.46	155.72	121.28	142.25	233.66	287.97
70	148.73	223.65	177.01	201.33	337.04	400.13
75	225.15	323.70	259.34	286.11	469.03	537.98

Issue Age	Lifetime Maximum: 1,095 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	67.10	74.56	68.46	87.55	176.39	262.30
45	68.48	86.25	73.61	95.99	178.57	266.00
50	74.50	98.97	80.05	100.21	186.79	266.00
55	75.05	110.86	86.15	107.92	194.29	266.00
60	88.07	137.88	106.03	128.90	223.83	285.72
65	108.41	176.77	137.02	161.85	266.50	329.09
70	184.35	287.80	225.03	257.11	431.50	514.29
75	290.70	421.01	335.04	370.31	608.48	698.89

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	69.73	85.57	70.83	90.23	179.19	268.78
45	74.48	94.58	75.39	100.55	195.16	278.54
50	85.56	112.00	89.24	115.72	206.22	285.48
55	91.13	131.17	101.68	127.92	220.12	296.05
60	95.37	165.63	128.22	156.04	258.47	330.84
65	126.46	214.64	167.31	197.46	326.85	403.60
70	210.71	318.42	250.96	286.92	480.23	570.10
75	328.70	464.21	376.49	414.41	681.50	780.85

Issue Age	Lifetime Maximum: 1,825 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	70.54	93.01	73.82	100.25	187.06	278.50
45	75.53	108.91	86.79	115.88	215.36	307.39
50	86.48	123.26	98.31	127.40	227.40	314.71
55	97.53	144.44	112.34	141.19	242.63	326.27
60	106.24	182.69	142.11	173.05	286.02	365.15
65	143.84	236.93	185.68	219.23	362.57	447.04
70	239.90	353.85	280.26	320.15	535.33	635.19
75	369.55	519.31	419.82	466.45	761.32	873.55

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	74.10	103.22	87.11	118.00	191.75	285.66
45	87.40	129.59	103.84	138.11	221.23	315.57
50	88.43	144.04	115.49	149.36	233.47	323.04
55	105.09	168.86	131.89	165.65	249.56	335.26
60	126.73	213.64	166.90	203.14	294.78	376.09
65	171.76	276.77	217.44	255.98	374.38	460.15
70	287.48	411.41	327.66	375.22	553.92	655.72
75	443.74	613.02	505.79	556.69	790.78	905.71

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Base Table 11
Female - Single Preferred Best Rates

Annual rates per \$10 Daily Benefit (or per \$300 Monthly Benefit)

Issue Age	Lifetime Maximum: 730 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	55.88	89.68	88.42	115.63	213.19	320.66
45	70.76	113.70	91.49	119.17	242.41	346.56
50	76.00	128.81	96.58	126.71	247.00	346.75
55	89.23	132.22	100.24	129.68	247.00	346.75
60	99.75	165.02	124.87	151.63	263.15	346.75
65	120.73	221.61	165.52	195.51	320.77	397.10
70	193.67	309.70	236.03	268.85	452.20	535.80
75	290.20	428.37	342.72	375.28	620.82	701.77

Issue Age	Lifetime Maximum: 1,095 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	84.55	114.81	95.70	132.65	277.73	419.83
45	90.25	129.69	102.23	136.70	280.25	422.75
50	101.65	149.14	115.13	149.93	281.51	422.75
55	108.30	167.18	127.67	160.91	291.32	422.75
60	113.54	208.23	157.40	192.00	333.46	426.88
65	146.05	265.28	200.62	236.77	392.56	482.60
70	260.67	418.08	327.29	371.76	627.95	741.00
75	389.11	579.00	463.50	509.05	845.90	969.75

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	88.59	125.16	101.84	143.28	291.94	446.27
45	95.00	147.35	116.47	157.77	307.50	449.35
50	105.45	174.62	136.19	178.91	320.67	451.25
55	111.82	204.16	155.54	197.04	341.15	458.88
60	135.62	259.07	197.15	240.76	399.22	511.95
65	184.81	333.59	255.33	300.91	501.00	615.60
70	302.27	478.81	371.55	424.39	714.72	842.65
75	451.44	678.59	566.91	621.03	1028.92	1164.19

Issue Age	Lifetime Maximum: 1,825 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	93.10	140.51	117.37	163.78	309.53	471.80
45	99.75	173.07	137.08	185.77	346.91	501.36
50	107.98	196.12	153.24	200.94	362.06	504.46
55	128.57	229.70	175.73	222.40	384.59	518.21
60	157.80	292.16	223.62	273.48	452.59	578.68
65	214.95	379.34	290.92	343.13	571.54	699.26
70	352.97	547.44	426.83	487.07	820.09	964.41
75	525.38	780.48	650.69	712.56	1180.17	1329.63

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	103.18	165.74	138.49	192.76	322.08	491.40
45	118.96	206.76	163.50	222.16	360.81	520.86
50	133.96	230.95	181.99	238.70	376.13	523.87
55	160.28	270.62	208.65	264.45	401.62	539.31
60	195.17	344.65	265.78	325.40	474.30	606.03
65	264.96	447.21	346.80	410.58	600.78	732.93
70	436.74	653.73	512.91	588.74	866.43	1015.64
75	658.65	949.60	796.26	877.21	1248.85	1411.04

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Base Table 12
Male and Female - Married Preferred Best Rates

Annual rates per \$10 Daily Benefit (or per \$300 Monthly Benefit)

Issue Age	Lifetime Maximum: 730 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	48.45	48.85	52.86	67.92	109.13	166.05
45	53.14	62.87	53.65	68.28	133.97	189.70
50	53.87	70.99	57.29	71.84	134.58	191.90
55	56.26	75.15	59.60	72.48	134.90	204.25
60	64.70	96.75	75.74	89.29	157.59	204.25
65	80.89	131.23	102.79	117.54	198.02	244.05
70	126.05	189.53	150.01	170.62	285.63	339.09
75	186.83	274.32	219.77	242.47	397.49	455.91

Issue Age	Lifetime Maximum: 1,095 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	58.23	63.18	58.54	74.20	145.53	189.77
45	59.00	70.81	60.05	77.30	147.25	203.77
50	60.09	78.98	62.90	78.85	149.13	207.72
55	62.52	89.22	70.47	86.09	157.36	212.22
60	76.30	113.72	88.48	106.09	185.70	238.35
65	94.05	151.31	116.12	139.14	225.85	278.89
70	156.23	243.90	190.69	217.89	365.67	435.84
75	239.08	356.79	283.93	313.82	515.66	592.28

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	60.48	65.56	61.43	76.46	147.25	217.87
45	64.46	74.47	65.43	81.71	153.35	220.61
50	74.29	88.54	75.59	92.46	162.72	226.60
55	79.04	104.42	82.48	103.84	177.04	239.13
60	82.41	136.77	106.63	130.06	214.18	275.26
65	108.24	181.91	141.79	167.33	276.99	342.03
70	178.57	269.85	212.69	243.15	406.98	483.13
75	273.19	393.40	316.98	351.20	576.38	661.74

Issue Age	Lifetime Maximum: 1,825 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	60.80	70.61	61.50	81.89	149.51	226.35
45	64.60	85.58	71.14	94.32	168.69	242.75
50	75.05	97.06	78.69	101.75	178.89	249.01
55	84.55	114.65	90.79	114.29	194.64	262.93
60	90.03	150.39	117.83	143.81	236.45	302.61
65	121.89	200.78	157.35	185.79	307.26	378.85
70	203.31	299.87	237.51	271.31	453.67	538.30
75	310.45	440.09	355.78	393.75	645.18	740.30

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	63.65	80.46	69.27	93.60	153.91	232.85
45	75.05	98.15	81.35	107.67	173.11	249.15
50	76.00	111.52	90.20	116.84	183.12	254.96
55	91.20	131.76	104.93	131.97	199.78	269.60
60	107.40	173.05	136.31	166.28	243.28	311.84
65	145.56	231.90	182.77	216.00	316.80	389.96
70	243.63	348.65	277.69	317.98	469.42	555.69
75	376.05	519.51	422.27	469.40	670.15	767.55

GENWORTH LIFE INSURANCE COMPANY

Table A
Future Purchase Options

FPO Offer	% Load
2% Compounded Annually every 3 years	8%
2.5% Compounded Annually every 3 years	10%
3% Compounded Annually every 3 years	12%
5% Compounded Annually every 3 years	20%

In the event we need to determine a rate for an attained age greater than attained age 75, for FPO or otherwise, premiums will be based on a compounded 10% increase to the age 75 premium for each year above age 75.

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Table B

Service Day Elimination Period

(% Change to 90 Day Service Day EP)

EP	%
30	18%
60	10%
90	0%
180	-10%
365	-18%

Rate factors for other elimination periods will be determined by linear interpolation.

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Table C-1

30 Day Calendar Day EP
(% Increase from Service Day EP)

Issue Age	All BIOS
40-44	1.6%
45-49	1.6%
50-54	2.4%
55-59	2.4%
60-64	2.8%
65-69	2.8%
70-74	2.8%
75	2.8%

60 Day Calendar Day EP
(% Increase from Service Day EP)

Issue Age	All BIOS
40-44	1.8%
45-49	1.8%
50-54	2.7%
55-59	2.7%
60-64	3.1%
65-69	3.1%
70-74	3.1%
75	3.1%

90 Day Calendar Day EP
(% Increase from Service Day EP)

Issue Age	All BIOS
40-44	2.0%
45-49	2.0%
50-54	3.0%
55-59	3.0%
60-64	3.5%
65-69	3.5%
70-74	3.5%
75	3.5%

180 Day Calendar Day EP
(% Increase from Service Day EP)

Issue Age	All BIOS
40-44	2.5%
45-49	2.5%
50-54	3.7%
55-59	3.7%
60-64	4.3%
65-69	4.3%
70-74	4.3%
75	4.3%

365 Day Calendar Day EP
(% Increase from Service Day EP)

Issue Age	All BIOS
40-44	5.0%
45-49	5.0%
50-54	7.4%
55-59	7.4%
60-64	8.7%
65-69	8.7%
70-74	8.7%
75	8.7%

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Table C-2
50% Home & Community Care Care

Issue Age						
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All Ages	-5.0%	-4.0%	-4.0%	-4.0%	-4.0%	-4.0%

60% Home & Community Care Care

Issue Age						
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All Ages	-4.0%	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%

75% Home & Community Care Care

Issue Age						
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All Ages	-3.0%	-2.0%	-2.0%	-2.0%	-2.0%	-2.0%

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Table C-3
50% Assisted Living Facility

Issue Age						
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All Ages	-5.0%	-4.0%	-5.0%	-5.0%	-5.0%	-5.0%

60% Assisted Living Facility

Issue Age						
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All Ages	-4.0%	-3.0%	-4.0%	-4.0%	-4.0%	-4.0%

75% Assisted Living Facility

Issue Age						
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All Ages	-2.0%	-2.0%	-2.0%	-2.0%	-2.0%	-2.0%

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Table D-1

0-Day Home Care EP, 30-Day NH and ALF EP

(% Increase from 30-Day EP for NH, ALF and HC)

Issue Age	All BIOs
All ages	11.0%

0-Day Home Care EP, 60-Day NH and ALF EP

(% Increase from 60-Day EP for NH, ALF and HC)

Issue Age	All BIOs
All ages	13.0%

0-Day Home Care EP, 90-Day NH and ALF EP

(% Increase from 90-Day EP for NH, ALF and HC)

Issue Age	All BIOs
All ages	15.0%

0-Day Home Care EP, 180-Day NH and ALF EP

(% Increase from 180-Day EP for NH, ALF and HC)

Issue Age	All BIOs
All ages	22.0%

0-Day Home Care EP, 365-Day NH and ALF EP

(% Increase from 365-Day EP for NH, ALF and HC)

Issue Age	All BIOs
All ages	32.0%

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**Table D-2
Monthly Benefits**

(% Increase to Base Rate)

All Issue ages 7.0%

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Table D-3

Nonforfeiture Benefit

(% Increase to Base Rate)

Issue Age						
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40-44	26.0%	26.0%	26.0%	26.0%	26.0%	26.0%
45-49	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%
50-54	24.0%	24.0%	24.0%	24.0%	24.0%	24.0%
55-59	23.0%	23.0%	23.0%	23.0%	23.0%	23.0%
60-64	22.0%	22.0%	22.0%	22.0%	22.0%	22.0%
65-69	21.0%	21.0%	21.0%	21.0%	21.0%	21.0%
70-74	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%
75	19.0%	19.0%	19.0%	19.0%	19.0%	19.0%

GENWORTH LIFE INSURANCE COMPANY

Table D-4

Shared Benefit Rider

(% Increase to Base Rate)

with 50% Base Pool Minimum Guarantee Benefit for Remaining Spouse

Issue Age	Lifetime Maximum: 730 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40-44	18.5%	18.5%	18.5%	18.5%	18.5%	18.5%
45-49	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
50-54	26.5%	26.5%	26.5%	26.5%	26.5%	26.5%
55-59	26.5%	26.5%	26.5%	26.5%	26.5%	26.5%
60-64	26.5%	26.5%	26.5%	26.5%	26.5%	26.5%
65-69	29.5%	29.5%	29.5%	29.5%	29.5%	29.5%
70-74	32.5%	32.5%	32.5%	32.5%	32.5%	32.5%
75	32.5%	32.5%	32.5%	32.5%	32.5%	32.5%

Issue Age	Lifetime Maximum: 1,095 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40-44	14.7%	14.7%	15.0%	15.4%	14.5%	15.0%
45-49	17.7%	18.0%	17.7%	18.1%	18.2%	18.2%
50-54	19.5%	19.8%	19.6%	19.9%	19.8%	20.0%
55-59	20.3%	20.3%	20.3%	20.2%	20.3%	20.7%
60-64	20.5%	20.3%	20.3%	20.3%	20.3%	20.3%
65-69	22.4%	22.4%	22.5%	22.4%	22.5%	22.5%
70-74	24.2%	24.0%	24.0%	24.0%	24.0%	24.0%
75	24.0%	23.9%	24.0%	24.0%	24.0%	24.0%

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40-44	10.7%	10.8%	11.0%	11.4%	10.7%	10.8%
45-49	13.8%	14.1%	13.7%	14.1%	14.3%	14.2%
50-54	16.8%	17.1%	16.8%	17.0%	17.2%	17.3%
55-59	16.8%	16.8%	16.9%	16.7%	17.0%	17.2%
60-64	17.1%	16.7%	16.7%	16.7%	16.8%	16.8%
65-69	17.3%	17.2%	17.2%	17.1%	17.1%	17.1%
70-74	17.5%	17.4%	17.5%	17.4%	17.4%	17.4%
75	17.3%	17.4%	17.4%	17.4%	17.4%	17.4%

Issue Age	Lifetime Maximum: 1,825 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40-44	10.2%	10.0%	10.1%	10.0%	10.3%	10.0%
45-49	12.6%	12.3%	12.3%	12.3%	12.4%	12.4%
50-54	16.0%	15.9%	15.9%	15.8%	15.9%	15.9%
55-59	16.0%	15.9%	16.0%	15.9%	16.0%	16.0%
60-64	16.0%	15.9%	15.9%	15.8%	15.9%	16.0%
65-69	16.1%	16.1%	16.1%	16.0%	16.1%	16.1%
70-74	16.4%	16.5%	16.5%	16.5%	16.5%	16.5%
75	16.4%	16.5%	16.5%	16.5%	16.5%	16.5%

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40-44	10.2%	9.7%	9.8%	9.7%	10.3%	10.0%
45-49	12.5%	12.0%	12.2%	12.0%	12.4%	12.4%
50-54	14.3%	14.0%	14.1%	13.9%	14.3%	14.3%
55-59	14.2%	14.0%	14.0%	13.9%	14.3%	14.3%
60-64	14.0%	14.0%	13.9%	13.9%	14.3%	14.3%
65-69	14.1%	14.2%	14.1%	14.1%	14.4%	14.4%
70-74	14.4%	14.6%	14.5%	14.5%	14.9%	14.9%
75	14.4%	14.5%	14.5%	14.5%	14.9%	14.9%

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Table D-5

Shared Benefit with Joint Waiver Rider

(% Increase to Base Rate)

with 50% Base Pool Minimum Guarantee Benefit for Remaining Spouse

Issue Age	Lifetime Maximum: 730 x Daily Benefit					
		5%	2%	3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	Compound BIO
40-44	20.5%	20.5%	20.5%	20.5%	20.5%	20.5%
45-49	26.5%	26.5%	26.5%	26.5%	26.5%	26.5%
50-54	28.5%	28.5%	28.5%	28.5%	28.5%	28.5%
55-59	28.5%	28.5%	28.5%	28.5%	28.5%	28.5%
60-64	28.5%	28.5%	28.5%	28.5%	28.5%	28.5%
65-69	31.5%	31.5%	31.5%	31.5%	31.5%	31.5%
70-74	34.5%	34.5%	34.5%	34.5%	34.5%	34.5%
75	34.5%	34.5%	34.5%	34.5%	34.5%	34.5%

Issue Age	Lifetime Maximum: 1,095 x Daily Benefit					
		5%	2%	3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	Compound BIO
40-44	16.5%	16.6%	16.9%	17.2%	16.4%	16.8%
45-49	19.5%	19.8%	19.5%	19.9%	20.0%	20.0%
50-54	21.4%	21.7%	21.4%	21.7%	21.7%	21.8%
55-59	22.2%	22.1%	22.2%	22.1%	22.2%	22.6%
60-64	22.4%	22.2%	22.2%	22.1%	22.1%	22.2%
65-69	24.3%	24.3%	24.4%	24.3%	24.3%	24.3%
70-74	26.0%	25.9%	25.9%	25.9%	25.9%	25.9%
75	25.9%	25.8%	25.9%	25.9%	25.9%	25.9%

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					
		5%	2%	3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	Compound BIO
40-44	12.3%	12.3%	12.5%	12.9%	12.3%	12.3%
45-49	15.5%	15.8%	15.4%	15.8%	15.9%	15.9%
50-54	18.7%	19.0%	18.7%	18.9%	19.0%	19.1%
55-59	18.7%	18.7%	18.7%	18.6%	18.8%	19.1%
60-64	19.0%	18.6%	18.6%	18.5%	18.7%	18.7%
65-69	19.1%	19.0%	19.0%	18.9%	19.0%	19.0%
70-74	19.3%	19.2%	19.3%	19.2%	19.2%	19.2%
75	19.1%	19.2%	19.2%	19.2%	19.2%	19.2%

Issue Age	Lifetime Maximum: 1,825 x Daily Benefit					
		5%	2%	3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	Compound BIO
40-44	12.0%	11.7%	11.8%	11.8%	12.0%	11.7%
45-49	14.5%	14.2%	14.2%	14.2%	14.3%	14.3%
50-54	18.0%	17.9%	17.9%	17.8%	17.9%	17.9%
55-59	18.0%	17.9%	17.9%	17.8%	18.0%	18.0%
60-64	18.0%	17.8%	17.8%	17.8%	17.9%	17.9%
65-69	18.1%	18.0%	18.0%	18.0%	18.0%	18.0%
70-74	18.3%	18.4%	18.4%	18.4%	18.4%	18.4%
75	18.3%	18.4%	18.4%	18.4%	18.4%	18.4%

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					
		5%	2%	3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	Compound BIO
40-44	12.0%	11.5%	11.6%	11.5%	12.0%	11.7%
45-49	14.4%	14.0%	14.1%	13.9%	14.3%	14.3%
50-54	16.3%	15.9%	16.0%	15.8%	16.2%	16.2%
55-59	16.1%	15.9%	16.0%	15.9%	16.3%	16.3%
60-64	16.0%	15.9%	15.9%	15.8%	16.2%	16.2%
65-69	16.0%	16.1%	16.0%	16.0%	16.3%	16.3%
70-74	16.3%	16.4%	16.4%	16.4%	16.7%	16.8%
75	16.2%	16.4%	16.4%	16.3%	16.7%	16.7%

GENWORTH LIFE INSURANCE COMPANY

Table D-6

Shared Benefit Rider

(% Increase to Base Rate)

with No Minimum Guarantee Benefit for Remaining Spouse

Issue Age	Lifetime Maximum: 730 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40-44	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
45-49	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%
50-54	22.0%	22.0%	22.0%	22.0%	22.0%	22.0%
55-59	22.0%	22.0%	22.0%	22.0%	22.0%	22.0%
60-64	22.0%	22.0%	22.0%	22.0%	22.0%	22.0%
65-69	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%
70-74	28.0%	28.0%	28.0%	28.0%	28.0%	28.0%
75	28.0%	28.0%	28.0%	28.0%	28.0%	28.0%

Issue Age	Lifetime Maximum: 1,095 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40-44	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%
45-49	13.0%	13.0%	13.0%	13.0%	13.0%	13.0%
50-54	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%
55-59	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
60-64	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
65-69	18.0%	18.0%	18.0%	18.0%	18.0%	18.0%
70-74	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%
75	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40-44	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%
45-49	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
50-54	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
55-59	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
60-64	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
65-69	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
70-74	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
75	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%

Issue Age	Lifetime Maximum: 1,825 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40-44	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%
45-49	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
50-54	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
55-59	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
60-64	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
65-69	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
70-74	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
75	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40-44	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%
45-49	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
50-54	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%
55-59	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%
60-64	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%
65-69	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%
70-74	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%
75	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%

GENWORTH LIFE INSURANCE COMPANY

Table D-7

Shared Benefit with Joint Waiver Rider

(% Increase to Base Rate)

with No Minimum Guarantee Benefit for Remaining Spouse

Issue Age	Lifetime Maximum: 730 x Daily Benefit					
		5%	2%	3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	Compound BIO
40-44	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
45-49	22.0%	22.0%	22.0%	22.0%	22.0%	22.0%
50-54	24.0%	24.0%	24.0%	24.0%	24.0%	24.0%
55-59	24.0%	24.0%	24.0%	24.0%	24.0%	24.0%
60-64	24.0%	24.0%	24.0%	24.0%	24.0%	24.0%
65-69	27.0%	27.0%	27.0%	27.0%	27.0%	27.0%
70-74	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%
75	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%

Issue Age	Lifetime Maximum: 1,095 x Daily Benefit					
		5%	2%	3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	Compound BIO
40-44	13.0%	13.0%	13.0%	13.0%	13.0%	13.0%
45-49	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%
50-54	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%
55-59	18.0%	18.0%	18.0%	18.0%	18.0%	18.0%
60-64	18.0%	18.0%	18.0%	18.0%	18.0%	18.0%
65-69	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%
70-74	22.0%	22.0%	22.0%	22.0%	22.0%	22.0%
75	22.0%	22.0%	22.0%	22.0%	22.0%	22.0%

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					
		5%	2%	3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	Compound BIO
40-44	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%
45-49	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%
50-54	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
55-59	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
60-64	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
65-69	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
70-74	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
75	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%

Issue Age	Lifetime Maximum: 1,825 x Daily Benefit					
		5%	2%	3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	Compound BIO
40-44	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%
45-49	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%
50-54	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
55-59	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
60-64	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
65-69	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
70-74	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
75	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					
		5%	2%	3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	Compound BIO
40-44	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%
45-49	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%
50-54	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
55-59	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
60-64	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
65-69	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
70-74	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
75	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%

GENWORTH LIFE INSURANCE COMPANY

Table E

Adjustments to annual premium rates when alternative billing frequencies are used

Mode	Factor
Annual	1.00
Semi-Annually	0.51
Quarterly	0.26
Monthly & Others	0.09

Premiums for payment options in the Other Category will be calculated using the following formula: $\text{Monthly Rate} * 12 / \# \text{ Payments per Year}$.

GENWORTH LIFE INSURANCE COMPANY

Discounts Available

2 Apply - 1 Issue Couples Discount

A discount of 15% may apply to individuals where two valid applications are received and only one policy is issued. This discount will be applied to the Single Rates shown in the Base Rate Tables.

List Bill/Commonly Marketed Discount

For small businesses with at least one full-time employee and four eligible applicants or for member organizations with at least four eligible applicants a 5% discount may apply if the group is commonly marketed or list billed.

Producer Discount

A 10% discount may apply to applicants who are producers (i.e. an insurance agent appointed to sell Long Term Care insurance) and their spouses. To be eligible, the applicant must be an appointed agent, in good standing, meeting contractual sales obligations, or a spouse or partner. The discount is in effect for the lifetime of the policy.

GENWORTH LIFE INSURANCE COMPANY

Administrative Office: 3100 Albert Lankford Drive, Lynchburg, VA 24501

LONG TERM CARE INSURANCE POLICY

Policy Form Series: 8001R1

December 2013

Premium Rates

The rate schedules are those to which the information in the actuarial memorandum applies.

Base Tables

The Base premium rate tables vary by Benefit Period, Benefit Increase Option, Underwriting Class, Marital Class and Issue Age. The premium rates provided in the base tables are for:

- 90 Service Day Elimination Period
- Lifetime Premium Payment Term

and include the following benefits:

- Privileged Care Coordination Services
- Nursing Facility Benefit
- Assisted Living Facility Benefit
- Home and Community Care Benefit
- Bed Reservation Benefit
- Home Assistance Benefit
- Hospice Care Benefit
- Respite Care Benefit
- Alternate Care Benefit (if made available)
- International Coverage Benefit
- Waiver of Premium Benefit
- Contingent Nonforfeiture Benefit

Rates in the base tables have been provided for issue ages 40, 45, 50, 55, 60, 65, 70 and 75. Rates for ages in between will be calculated by linear interpolation. Rates have also been provided for benefit periods (in days) 730, 1095, 1460, 1825 and 2190. Additionally, a 365 Day benefit period will be offered with rates equal to 70% of those shown in the 730 Day Tables. Rates for other benefit periods will be determined by linear interpolation. Also, rates have been provided for the following benefit increase options (BIO): No BIO, 5% Simple, 2% Compound, 3% Compound, 4% Compound and 5% Compound. Rates for other benefit increase options (such as 2.5% Compound) will be determined by linear interpolation.

GENWORTH LIFE INSURANCE COMPANY

Base Rating Tables 1 - 8

The base rate tables are provided for Single and Married Applicants for all four underwriting classes; Standard, Select, Preferred and Preferred Best. The unit is per \$10 of Daily Benefit or \$300 of Monthly Benefits.

Table A

This factor converts the base rates from No Bio to FPO. The factor is to be applied directly to the No Bio Base Rates found in Tables 1-8.

Table B

Table B converts 90 Service Day Elimination Period (EP) rates to 30, 60, 180 or 365 Service Day EP rates.

Table C-1 to C-3

Table C-1 converts the Elimination Period from Service Days to Calendar Days. Table C-2 converts the 100% Home Care to Reduced Home Care coverage. Table C-3 converts the 100% Assisted Living Facility to Reduced Assisted Living Facility coverage.

Table D-1 to D-7

These tables contain factors for other riders and optional benefits available through the policy.

Table E

This table contains modal factors for different billing frequencies.

GENWORTH LIFE INSURANCE COMPANY

Rate Calculation Example

Issue Age: 60

Benefit Period: 1,095 Day

3% Compound Inflation for Life

Underwriting Class: Married – Preferred Class

Step	Description	Rate Calculation
1	Get annual rate per \$10 Daily Benefit from appropriate Base Table	110.57
1a	If BIO is FPO use the No Bio Base Rate and apply Table A Factor	1
2	Premium payment term is Lifetime	1
3	Result: Step 1 x Step 1a x Step 2	110.57
4	Elimination Period is 60 Service Days. Factor from Table B	10%
5	Result: Step 3 x (1 + Step 4)	121.627
6	Plan Options and Features (Tables C-1 to C-3)	
	60% Home & Community Care. Factor from Table C-2	-3.00%
	75% Assisted Living Facility Coverage. Factor from Table C-3	-2.00%
	Sum of factors for Tables C-1 to C-3	-5.00%
7	Result: Step 5 x (1 + sum of factors from Step 6)	115.54565
8	Optional Benefits (Tables D-1 to D-7)	
	0-Day elimination period for Home Care. Factor from Table D-1	13.00%
	Nonforfeiture Benefit. Factor from Table D-3	22.00%
	Sum of factors for Tables D-1 to D-7	35.00%
9	Result: Step 7 x (1 + sum of factors from step 8)	155.9866275
10	\$200 Daily Benefit i.e. 20 “units” of daily benefit	20
11	Result: Step 9 x Step 10	3119.73255
12	Premiums payable semi-annually. Factor from Table E	0.51
13	Result: Step 11 x Step 12	\$1,591.06
14	Apply Discount Factors if Applicable	\$1,591.06

GENWORTH LIFE INSURANCE COMPANY

Base Table 1
Single Standard Rates

Annual rates per \$10 Daily Benefit (or per \$300 Monthly Benefit)

Issue Age	Lifetime Maximum: 730 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	85.36	111.23	106.76	133.65	263.16	374.76
45	100.10	138.96	108.17	143.70	291.45	409.71
50	102.70	158.57	119.34	153.62	292.50	416.00
55	119.60	159.64	136.12	156.98	292.50	416.00
60	130.00	196.48	149.24	178.88	310.58	416.00
65	166.19	252.06	198.71	230.10	377.38	458.59
70	278.20	383.50	301.37	354.90	530.45	621.67
75	481.00	634.40	521.63	591.50	756.37	924.30

Issue Age	Lifetime Maximum: 1,095 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	119.60	142.14	129.64	159.32	329.11	481.69
45	121.16	161.82	135.25	167.38	331.50	487.50
50	121.16	183.16	140.71	180.17	336.27	487.50
55	130.00	196.18	153.26	190.01	343.34	487.50
60	141.70	236.83	183.03	220.08	382.38	491.40
65	205.72	319.74	228.97	304.85	446.12	541.70
70	351.52	500.50	379.08	461.50	691.17	813.97
75	622.70	821.60	674.64	768.30	992.93	1186.90

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	128.44	158.56	143.27	171.90	345.31	505.44
45	128.70	175.46	146.21	182.53	356.03	520.00
50	130.00	207.44	162.40	208.91	372.45	520.00
55	149.50	235.42	183.03	227.84	393.04	520.48
60	162.23	289.63	224.43	269.95	446.73	564.02
65	225.32	361.93	282.13	334.26	551.85	669.49
70	390.99	565.50	421.71	526.50	776.98	910.59
75	702.00	943.80	758.10	881.40	1110.20	1322.10

Issue Age	Lifetime Maximum: 1,825 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	130.13	180.18	163.66	184.47	347.10	508.65
45	132.60	203.78	166.89	211.98	395.98	559.00
50	141.70	230.23	180.32	231.71	413.71	566.09
55	156.00	261.70	203.80	253.42	436.53	578.46
60	184.41	322.49	250.90	301.99	498.65	628.81
65	255.80	403.92	316.08	394.78	618.74	749.85
70	450.45	637.00	484.89	604.50	874.46	1024.40
75	789.10	1081.60	855.47	995.80	1255.80	1506.70

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	143.33	197.16	171.16	219.36	354.91	523.21
45	160.54	247.42	194.96	258.12	409.37	577.20
50	162.50	273.86	215.46	276.80	427.71	584.90
55	181.38	312.13	244.06	303.76	452.30	597.79
60	226.88	384.35	300.13	361.70	517.84	651.25
65	297.60	485.29	381.32	445.61	643.50	778.00
70	486.47	693.25	550.91	657.26	911.35	1065.14
75	854.36	1171.30	869.38	1081.60	1361.67	1622.40

GENWORTH LIFE INSURANCE COMPANY

Base Table 2
Married Standard Rates

Annual rates per \$10 Daily Benefit (or per \$300 Monthly Benefit)

Issue Age	Lifetime Maximum: 730 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	57.00	64.05	69.59	87.13	142.80	216.79
45	65.00	81.86	70.62	88.78	175.11	246.32
50	65.00	94.69	74.99	95.57	175.14	250.00
55	80.00	99.15	91.00	96.41	178.00	250.00
60	85.00	124.37	96.35	115.41	197.66	250.74
65	100.00	164.31	129.54	150.00	246.01	298.95
70	171.00	231.43	183.60	206.38	345.80	405.26
75	226.01	327.27	266.94	291.46	479.14	543.40

Issue Age	Lifetime Maximum: 1,095 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	80.00	85.46	86.67	92.81	187.69	277.42
45	81.00	92.29	90.37	96.49	188.00	280.00
50	81.00	106.42	93.25	107.44	197.66	280.00
55	85.00	118.87	96.62	115.72	206.01	280.00
60	95.00	148.40	114.86	138.43	237.57	300.81
65	115.00	191.71	148.28	173.05	284.73	347.08
70	197.58	302.92	237.61	268.23	450.57	530.62
75	297.51	431.76	345.70	378.79	625.15	710.23

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	85.85	88.58	94.78	98.66	193.86	288.68
45	86.00	101.54	97.74	107.91	206.04	292.91
50	86.00	121.19	103.58	123.50	217.31	299.80
55	90.00	141.39	110.33	137.73	234.33	312.57
60	104.82	180.41	140.20	169.15	276.96	350.79
65	138.57	234.42	182.78	213.27	352.65	429.68
70	226.24	339.83	266.90	302.05	506.51	593.60
75	341.77	490.45	389.18	427.75	705.78	802.62

Issue Age	Lifetime Maximum: 1,825 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	87.00	95.70	104.75	107.58	197.86	295.85
45	88.00	117.23	107.11	124.98	228.06	324.30
50	90.00	133.83	114.17	136.60	240.65	331.80
55	92.25	156.53	122.45	152.79	259.70	346.21
60	119.91	200.24	156.27	188.66	308.43	389.61
65	158.81	261.22	204.71	238.94	394.82	480.67
70	259.39	381.19	301.04	340.28	570.05	667.80
75	391.08	553.35	440.90	484.22	797.67	906.53

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	89.24	109.29	109.46	124.77	203.75	304.96
45	92.10	138.26	112.99	147.52	234.82	333.70
50	96.47	155.58	123.94	159.62	247.82	341.76
55	112.45	182.31	143.38	179.05	268.21	357.31
60	145.33	233.68	183.29	221.56	319.52	403.41
65	193.26	307.09	241.98	283.35	410.06	498.19
70	317.13	451.92	358.63	407.32	594.10	694.36
75	482.80	666.24	533.16	589.52	834.02	946.36

GENWORTH LIFE INSURANCE COMPANY

Base Table 3
Single Select Rates

Annual rates per \$10 Daily Benefit (or per \$300 Monthly Benefit)

Issue Age	Lifetime Maximum: 730 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	82.35	100.00	100.28	124.42	238.73	339.79
45	96.20	125.80	104.33	130.88	265.42	374.66
50	97.50	144.60	111.01	144.69	275.60	377.00
55	100.10	146.68	113.70	144.69	279.50	383.50
60	118.30	182.87	138.63	167.12	289.35	383.50
65	144.21	236.73	186.43	216.80	354.09	432.74
70	223.60	334.74	265.03	299.35	499.23	588.15
75	384.80	507.00	414.52	473.20	705.84	805.99

Issue Age	Lifetime Maximum: 1,095 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	118.30	121.80	127.97	143.78	296.83	435.63
45	118.43	145.91	131.81	153.99	299.00	442.00
50	118.95	165.83	134.37	164.03	305.93	442.00
55	123.50	178.78	140.13	174.47	314.60	442.00
60	130.00	218.60	169.12	204.43	353.86	448.64
65	165.00	276.67	213.99	250.84	416.88	509.55
70	282.01	434.21	340.41	386.05	645.36	763.66
75	497.90	657.80	535.54	614.90	919.84	1056.38

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	121.81	130.64	140.41	154.64	310.51	455.86
45	122.59	156.96	143.29	164.24	320.57	461.50
50	126.10	186.64	150.71	189.23	337.31	463.84
55	136.50	213.75	166.53	208.23	358.59	477.44
60	148.72	266.16	206.30	249.51	411.66	522.91
65	196.95	337.09	262.39	307.14	513.18	626.96
70	321.62	484.52	380.41	432.24	724.56	851.36
75	561.60	755.30	605.09	704.60	1004.17	1149.86

Issue Age	Lifetime Maximum: 1,825 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	122.59	143.33	156.07	168.74	310.70	456.73
45	122.98	181.60	158.37	190.07	355.33	504.05
50	136.50	206.38	162.24	209.20	373.48	513.47
55	143.00	236.70	184.82	230.84	396.96	528.84
60	168.92	295.17	229.78	278.08	457.70	580.66
65	224.95	374.63	292.81	342.93	572.98	699.08
70	367.46	541.23	427.22	484.89	810.54	952.33
75	631.80	865.80	681.59	796.90	1126.93	1291.73

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	136.50	165.49	168.31	195.18	316.71	468.99
45	144.31	219.27	173.46	230.09	366.28	519.04
50	149.50	243.79	192.60	248.07	384.98	529.00
55	162.88	279.71	219.40	274.01	410.03	544.96
60	204.84	347.52	271.71	328.84	473.76	599.56
65	270.66	443.30	348.14	408.56	593.89	722.98
70	443.92	634.39	504.95	575.76	841.85	986.96
75	685.91	950.08	745.02	866.54	1173.41	1341.87

GENWORTH LIFE INSURANCE COMPANY

**Base Table 4
Married Select Rates**

Annual rates per \$10 Daily Benefit (or per \$300 Monthly Benefit)

Issue Age	Lifetime Maximum: 730 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	55.00	58.17	62.06	81.11	129.61	197.37
45	59.40	74.65	62.28	81.50	160.43	225.86
50	60.00	86.60	68.90	85.64	160.69	230.00
55	60.00	91.21	72.03	86.92	162.00	230.00
60	79.00	115.55	89.63	105.00	183.90	234.07
65	94.01	154.10	121.54	137.80	230.83	281.85
70	142.59	218.21	172.77	195.14	325.44	383.41
75	210.57	307.69	250.36	274.42	449.12	511.77

Issue Age	Lifetime Maximum: 1,095 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	78.58	68.00	80.00	84.85	170.39	240.00
45	79.15	83.64	82.40	87.88	170.45	243.31
50	79.50	96.58	89.88	95.64	180.19	248.93
55	79.90	108.44	89.88	103.58	188.67	252.14
60	81.89	136.69	106.10	125.04	219.37	278.83
65	107.56	178.23	138.01	157.69	264.98	324.51
70	183.84	283.06	221.91	251.66	420.70	497.82
75	275.32	402.42	321.49	353.63	580.79	663.26

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	81.41	72.10	87.55	89.97	175.61	262.28
45	82.00	91.55	95.50	98.15	186.56	265.73
50	84.00	109.43	100.05	112.19	197.23	272.63
55	84.00	128.47	100.60	125.86	213.71	285.87
60	96.60	165.44	128.85	155.94	254.58	323.80
65	128.39	216.90	169.24	198.28	326.56	399.86
70	209.66	315.86	247.98	281.77	470.15	554.02
75	314.93	454.25	359.87	396.99	651.69	744.52

Issue Age	Lifetime Maximum: 1,825 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	82.00	84.41	94.86	97.89	179.16	268.79
45	82.00	105.51	105.93	113.49	205.90	293.39
50	85.00	120.46	105.93	123.73	217.80	300.94
55	90.00	141.75	111.32	139.21	236.13	315.76
60	110.12	182.95	143.11	173.33	282.49	358.45
65	146.64	240.78	188.82	221.28	364.16	445.45
70	239.54	352.82	278.50	316.09	526.90	620.62
75	359.06	510.19	405.98	447.36	733.27	837.18

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	83.39	97.67	108.28	112.86	184.60	277.07
45	84.51	123.78	111.82	132.75	211.54	301.25
50	87.00	139.41	112.99	143.85	223.82	309.24
55	101.71	164.03	129.54	161.99	243.31	325.06
60	132.24	211.62	166.45	201.63	291.87	370.10
65	176.44	279.98	220.84	259.28	377.12	460.42
70	289.39	413.27	328.03	373.50	547.51	643.39
75	438.37	607.20	485.67	537.99	764.42	871.29

GENWORTH LIFE INSURANCE COMPANY

Base Table 5
Single Preferred Rates

Annual rates per \$10 Daily Benefit (or per \$300 Monthly Benefit)

Issue Age	Lifetime Maximum: 730 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	76.04	82.82	88.23	109.76	192.09	283.95
45	81.86	107.16	97.37	126.23	224.77	318.90
50	85.71	121.82	102.25	135.14	227.50	325.00
55	96.80	125.32	102.25	143.33	227.50	331.50
60	104.00	156.96	122.29	147.89	254.46	344.50
65	130.62	213.10	165.96	194.66	319.75	394.07
70	203.53	306.05	242.23	275.51	461.21	547.55
75	308.10	442.96	354.89	391.52	641.84	736.18

Issue Age	Lifetime Maximum: 1,095 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	89.57	102.02	91.40	119.81	241.37	358.94
45	93.70	118.03	100.72	131.35	244.36	364.00
50	99.45	135.43	109.54	137.12	255.61	364.00
55	102.70	151.70	117.88	147.68	265.88	364.00
60	120.51	188.68	145.09	176.38	306.29	390.99
65	148.35	241.89	187.50	221.48	364.69	450.33
70	252.27	393.84	307.93	351.83	590.47	703.77
75	397.80	576.12	458.47	506.74	832.65	956.37

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	93.09	117.09	94.56	123.47	245.21	367.81
45	101.92	129.43	103.17	137.59	267.06	381.16
50	117.08	153.26	122.12	158.35	282.19	390.66
55	124.71	179.49	139.14	175.05	301.21	405.12
60	130.50	226.66	175.46	213.53	353.69	452.73
65	173.06	293.72	228.96	270.21	447.27	552.29
70	288.34	435.73	343.42	392.63	657.16	780.13
75	449.80	635.23	515.20	567.09	932.58	1068.54

Issue Age	Lifetime Maximum: 1,825 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	96.53	127.27	101.01	137.19	255.97	381.11
45	103.35	149.03	118.77	158.57	294.70	420.64
50	118.35	168.68	134.52	174.33	311.18	430.65
55	133.47	197.65	153.73	193.21	332.02	446.47
60	145.38	249.99	194.47	236.81	391.39	499.68
65	196.83	324.22	254.09	300.00	496.15	611.74
70	328.29	484.21	383.51	438.10	732.56	869.21
75	505.70	710.63	574.50	638.30	1041.81	1195.39

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	101.40	141.25	119.20	161.47	262.39	390.90
45	119.60	177.33	142.10	188.99	302.73	431.83
50	121.00	197.11	158.04	204.39	319.49	442.05
55	143.81	231.08	180.48	226.68	341.50	458.78
60	173.42	292.34	228.38	277.98	403.38	514.64
65	235.04	378.74	297.54	350.29	512.30	629.68
70	393.39	562.98	448.38	513.46	757.99	897.30
75	607.22	838.86	692.13	761.79	1082.12	1239.39

GENWORTH LIFE INSURANCE COMPANY

Base Table 6
Married Preferred Rates

Annual rates per \$10 Daily Benefit (or per \$300 Monthly Benefit)

Issue Age	Lifetime Maximum: 730 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	51.00	51.42	55.64	71.49	114.87	174.79
45	54.57	66.18	55.64	71.87	141.02	199.68
50	56.71	74.73	60.31	75.62	141.66	202.00
55	57.78	79.10	62.74	76.29	142.00	215.00
60	68.11	101.84	79.73	93.99	165.88	215.00
65	85.15	138.14	108.20	123.73	208.44	256.89
70	132.68	199.51	157.91	179.60	300.66	356.94
75	196.66	288.76	231.34	255.23	418.41	479.91

Issue Age	Lifetime Maximum: 1,095 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	59.80	66.51	60.11	78.10	153.19	199.76
45	62.10	74.54	63.21	81.37	155.00	214.49
50	63.25	83.14	66.21	83.00	156.98	218.65
55	65.81	93.92	74.18	90.62	165.64	223.39
60	80.32	119.70	93.14	110.57	195.47	250.89
65	99.00	157.69	122.23	142.89	237.74	293.57
70	164.45	256.74	200.73	229.36	384.92	458.78
75	251.66	375.57	298.87	330.34	542.80	623.45

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	62.10	69.01	63.08	80.48	155.00	229.34
45	67.85	78.39	68.88	86.01	161.42	232.22
50	78.20	93.20	79.56	97.33	171.28	238.53
55	83.20	109.92	86.82	109.31	186.36	251.72
60	86.75	143.97	112.24	136.90	225.45	289.75
65	112.81	191.48	149.25	176.14	291.57	360.03
70	187.97	284.05	223.88	255.95	428.40	508.56
75	287.57	414.10	333.66	369.68	606.72	696.57

Issue Age	Lifetime Maximum: 1,825 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	64.00	74.33	64.74	86.20	157.38	238.26
45	68.00	90.08	74.88	99.28	177.57	255.53
50	79.00	102.17	82.83	107.10	188.31	262.12
55	89.00	120.68	95.57	120.30	204.88	276.77
60	94.77	158.30	124.03	151.38	248.89	318.54
65	128.31	211.35	165.63	195.57	323.43	398.79
70	214.01	315.65	250.01	285.59	477.55	566.63
75	326.79	463.25	374.51	414.47	679.14	779.26

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	67.00	84.69	72.92	98.53	162.01	245.11
45	79.00	103.32	85.63	113.34	182.22	262.26
50	80.00	117.39	94.95	122.99	192.76	268.38
55	96.00	138.69	110.45	138.92	210.29	283.79
60	113.05	182.16	143.48	175.03	256.08	328.25
65	153.22	244.11	192.39	227.37	333.47	410.48
70	256.45	367.00	292.30	334.72	494.13	584.94
75	395.84	546.85	444.49	494.10	705.42	807.95

GENWORTH LIFE INSURANCE COMPANY

Base Table 7
Single Preferred Best Rates

Annual rates per \$10 Daily Benefit (or per \$300 Monthly Benefit)

Issue Age	Lifetime Maximum: 730 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	72.24	78.68	83.82	104.27	182.48	269.75
45	79.71	101.80	92.51	119.93	213.54	302.95
50	81.43	115.73	97.14	128.38	216.13	308.75
55	94.26	119.05	97.14	136.16	216.13	314.93
60	98.80	149.11	116.18	140.49	241.74	327.28
65	124.10	202.44	157.66	184.93	303.76	374.36
70	193.35	290.75	230.11	261.73	438.15	520.17
75	292.70	420.81	337.14	371.94	609.74	699.37

Issue Age	Lifetime Maximum: 1,095 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	87.23	96.93	89.00	113.82	229.31	340.99
45	89.02	112.13	95.69	124.79	232.14	345.80
50	96.85	128.66	104.07	130.27	242.83	345.80
55	97.57	144.12	112.00	140.30	252.58	345.80
60	114.49	179.24	137.84	167.57	290.98	371.44
65	140.93	229.80	178.13	210.41	346.45	427.82
70	239.66	374.14	292.54	334.24	560.95	668.58
75	377.91	547.31	435.55	481.40	791.02	908.56

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	90.65	111.24	92.08	117.30	232.95	349.41
45	96.82	122.95	98.01	130.72	253.71	362.10
50	111.23	145.60	116.01	150.44	268.09	371.12
55	118.47	170.52	132.18	166.30	286.16	384.87
60	123.98	215.32	166.69	202.85	336.01	430.09
65	164.40	279.03	217.50	256.70	424.91	524.68
70	273.92	413.95	326.25	373.00	624.30	741.13
75	427.31	603.47	489.44	538.73	885.95	1015.11

Issue Age	Lifetime Maximum: 1,825 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	91.70	120.91	95.97	130.33	243.18	362.05
45	98.19	141.58	112.83	150.64	279.97	399.61
50	112.42	160.24	127.80	165.62	295.62	409.12
55	126.79	187.77	146.04	183.55	315.42	424.15
60	138.11	237.50	184.74	224.97	371.83	474.70
65	186.99	308.01	241.38	285.00	471.34	581.15
70	311.87	460.01	364.34	416.20	695.93	825.75
75	480.42	675.10	545.77	606.39	989.72	1135.62

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	96.33	134.19	113.24	153.40	249.28	371.36
45	113.62	168.47	134.99	179.54	287.60	410.24
50	114.96	187.25	150.14	194.17	303.51	419.95
55	136.62	219.52	171.46	215.35	324.43	435.84
60	164.75	277.73	216.97	264.08	383.21	488.92
65	223.29	359.80	282.67	332.77	486.69	598.20
70	373.72	534.83	425.96	487.79	720.10	852.44
75	576.86	796.93	657.53	723.70	1028.01	1177.42

GENWORTH LIFE INSURANCE COMPANY

Base Table 8
Married Preferred Best Rates

Annual rates per \$10 Daily Benefit (or per \$300 Monthly Benefit)

Issue Age	Lifetime Maximum: 730 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	48.45	48.85	52.86	67.92	109.13	166.05
45	53.14	62.87	53.65	68.28	133.97	189.70
50	53.87	70.99	57.29	71.84	134.58	191.90
55	56.26	75.15	59.60	72.48	134.90	204.25
60	64.70	96.75	75.74	89.29	157.59	204.25
65	80.89	131.23	102.79	117.54	198.02	244.05
70	126.05	189.53	150.01	170.62	285.63	339.09
75	186.83	274.32	219.77	242.47	397.49	455.91

Issue Age	Lifetime Maximum: 1,095 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	58.23	63.18	58.54	74.20	145.53	189.77
45	59.00	70.81	60.05	77.30	147.25	203.77
50	60.09	78.98	62.90	78.85	149.13	207.72
55	62.52	89.22	70.47	86.09	157.36	212.22
60	76.30	113.72	88.48	106.09	185.70	238.35
65	94.05	151.31	116.12	139.14	225.85	278.89
70	156.23	243.90	190.69	217.89	365.67	435.84
75	239.08	356.79	283.93	313.82	515.66	592.28

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	60.48	65.56	61.43	76.46	147.25	217.87
45	64.46	74.47	65.43	81.71	153.35	220.61
50	74.29	88.54	75.59	92.46	162.72	226.60
55	79.04	104.42	82.48	103.84	177.04	239.13
60	82.41	136.77	106.63	130.06	214.18	275.26
65	108.24	181.91	141.79	167.33	276.99	342.03
70	178.57	269.85	212.69	243.15	406.98	483.13
75	273.19	393.40	316.98	351.20	576.38	661.74

Issue Age	Lifetime Maximum: 1,825 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	60.80	70.61	61.50	81.89	149.51	226.35
45	64.60	85.58	71.14	94.32	168.69	242.75
50	75.05	97.06	78.69	101.75	178.89	249.01
55	84.55	114.65	90.79	114.29	194.64	262.93
60	90.03	150.39	117.83	143.81	236.45	302.61
65	121.89	200.78	157.35	185.79	307.26	378.85
70	203.31	299.87	237.51	271.31	453.67	538.30
75	310.45	440.09	355.78	393.75	645.18	740.30

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40	63.65	80.46	69.27	93.60	153.91	232.85
45	75.05	98.15	81.35	107.67	173.11	249.15
50	76.00	111.52	90.20	116.84	183.12	254.96
55	91.20	131.76	104.93	131.97	199.78	269.60
60	107.40	173.05	136.31	166.28	243.28	311.84
65	145.56	231.90	182.77	216.00	316.80	389.96
70	243.63	348.65	277.69	317.98	469.42	555.69
75	376.05	519.51	422.27	469.40	670.15	767.55

GENWORTH LIFE INSURANCE COMPANY

Table A
Future Purchase Options

FPO Offer	% Load
2% Compounded Annually every 3 years	8%
2.5% Compounded Annually every 3 years	10%
3% Compounded Annually every 3 years	12%
5% Compounded Annually every 3 years	20%

In the event we need to determine a rate for an attained age greater than attained age 75, for FPO or otherwise, premiums will be based on a compounded 10% increase to the age 75 premium for each year above age 75.

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Table B

Service Day Elimination Period

(% Change to 90 Day Service Day EP)

EP	%
30	18%
60	10%
90	0%
180	-10%
365	-18%

Rate factors for other elimination periods will be determined by linear interpolation.

GENWORTH LIFE INSURANCE COMPANY

Table C-1

30 Day Calendar Day EP
(% Increase from Service Day EP)

Issue Age	All BIOS
40-44	1.6%
45-49	1.6%
50-54	2.4%
55-59	2.4%
60-64	2.8%
65-69	2.8%
70-74	2.8%
75	2.8%

60 Day Calendar Day EP
(% Increase from Service Day EP)

Issue Age	All BIOS
40-44	1.8%
45-49	1.8%
50-54	2.7%
55-59	2.7%
60-64	3.1%
65-69	3.1%
70-74	3.1%
75	3.1%

90 Day Calendar Day EP
(% Increase from Service Day EP)

Issue Age	All BIOS
40-44	2.0%
45-49	2.0%
50-54	3.0%
55-59	3.0%
60-64	3.5%
65-69	3.5%
70-74	3.5%
75	3.5%

180 Day Calendar Day EP
(% Increase from Service Day EP)

Issue Age	All BIOS
40-44	2.5%
45-49	2.5%
50-54	3.7%
55-59	3.7%
60-64	4.3%
65-69	4.3%
70-74	4.3%
75	4.3%

365 Day Calendar Day EP
(% Increase from Service Day EP)

Issue Age	All BIOS
40-44	5.0%
45-49	5.0%
50-54	7.4%
55-59	7.4%
60-64	8.7%
65-69	8.7%
70-74	8.7%
75	8.7%

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Table C-2
50% Home & Community Care Care

Issue Age						
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All Ages	-5.0%	-4.0%	-4.0%	-4.0%	-4.0%	-4.0%

60% Home & Community Care Care

Issue Age						
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All Ages	-4.0%	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%

75% Home & Community Care Care

Issue Age						
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All Ages	-3.0%	-2.0%	-2.0%	-2.0%	-2.0%	-2.0%

GENWORTH LIFE INSURANCE COMPANY

Table C-3
50% Assisted Living Facility

Issue Age						
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All Ages	-5.0%	-4.0%	-5.0%	-5.0%	-5.0%	-5.0%

60% Assisted Living Facility

Issue Age						
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All Ages	-4.0%	-3.0%	-4.0%	-4.0%	-4.0%	-4.0%

75% Assisted Living Facility

Issue Age						
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All Ages	-2.0%	-2.0%	-2.0%	-2.0%	-2.0%	-2.0%

GENWORTH LIFE INSURANCE COMPANY

Table D-1

0-Day Home Care EP, 30-Day NH and ALF EP

(% Increase from 30-Day EP for NH, ALF and HC)

Issue Age	All BIOs
All ages	11.0%

0-Day Home Care EP, 60-Day NH and ALF EP

(% Increase from 60-Day EP for NH, ALF and HC)

Issue Age	All BIOs
All ages	13.0%

0-Day Home Care EP, 90-Day NH and ALF EP

(% Increase from 90-Day EP for NH, ALF and HC)

Issue Age	All BIOs
All ages	15.0%

0-Day Home Care EP, 180-Day NH and ALF EP

(% Increase from 180-Day EP for NH, ALF and HC)

Issue Age	All BIOs
All ages	22.0%

0-Day Home Care EP, 365-Day NH and ALF EP

(% Increase from 365-Day EP for NH, ALF and HC)

Issue Age	All BIOs
All ages	32.0%

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**Table D-2
Monthly Benefits**

(% Increase to Base Rate)

All Issue ages 7.0%

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Table D-3

Nonforfeiture Benefit

(% Increase to Base Rate)

Issue Age						
	No BIO	5% Simple BIO	2% Compound BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
40-44	26.0%	26.0%	26.0%	26.0%	26.0%	26.0%
45-49	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%
50-54	24.0%	24.0%	24.0%	24.0%	24.0%	24.0%
55-59	23.0%	23.0%	23.0%	23.0%	23.0%	23.0%
60-64	22.0%	22.0%	22.0%	22.0%	22.0%	22.0%
65-69	21.0%	21.0%	21.0%	21.0%	21.0%	21.0%
70-74	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%
75	19.0%	19.0%	19.0%	19.0%	19.0%	19.0%

GENWORTH LIFE INSURANCE COMPANY

Table D-4

Shared Benefit Rider

(% Increase to Base Rate)

with 50% Base Pool Minimum Guarantee Benefit for Remaining Spouse

Issue Age	Lifetime Maximum: 730 x Daily Benefit					
	5%		2%	3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	Compound BIO
40-44	18.5%	18.5%	18.5%	18.5%	18.5%	18.5%
45-49	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
50-54	26.5%	26.5%	26.5%	26.5%	26.5%	26.5%
55-59	26.5%	26.5%	26.5%	26.5%	26.5%	26.5%
60-64	26.5%	26.5%	26.5%	26.5%	26.5%	26.5%
65-69	29.5%	29.5%	29.5%	29.5%	29.5%	29.5%
70-74	32.5%	32.5%	32.5%	32.5%	32.5%	32.5%
75	32.5%	32.5%	32.5%	32.5%	32.5%	32.5%

Issue Age	Lifetime Maximum: 1,095 x Daily Benefit					
	5%		2%	3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	Compound BIO
40-44	14.7%	14.7%	15.0%	15.4%	14.5%	15.0%
45-49	17.7%	18.0%	17.7%	18.1%	18.2%	18.2%
50-54	19.5%	19.8%	19.6%	19.9%	19.8%	20.0%
55-59	20.3%	20.3%	20.3%	20.2%	20.3%	20.7%
60-64	20.5%	20.3%	20.3%	20.3%	20.3%	20.3%
65-69	22.4%	22.4%	22.5%	22.4%	22.5%	22.5%
70-74	24.2%	24.0%	24.0%	24.0%	24.0%	24.0%
75	24.0%	23.9%	24.0%	24.0%	24.0%	24.0%

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					
	5%		2%	3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	Compound BIO
40-44	10.7%	10.8%	11.0%	11.4%	10.7%	10.8%
45-49	13.8%	14.1%	13.7%	14.1%	14.3%	14.2%
50-54	16.8%	17.1%	16.8%	17.0%	17.2%	17.3%
55-59	16.8%	16.8%	16.9%	16.7%	17.0%	17.2%
60-64	17.1%	16.7%	16.7%	16.7%	16.8%	16.8%
65-69	17.3%	17.2%	17.2%	17.1%	17.1%	17.1%
70-74	17.5%	17.4%	17.5%	17.4%	17.4%	17.4%
75	17.3%	17.4%	17.4%	17.4%	17.4%	17.4%

Issue Age	Lifetime Maximum: 1,825 x Daily Benefit					
	5%		2%	3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	Compound BIO
40-44	10.2%	10.0%	10.1%	10.0%	10.3%	10.0%
45-49	12.6%	12.3%	12.3%	12.3%	12.4%	12.4%
50-54	16.0%	15.9%	15.9%	15.8%	15.9%	15.9%
55-59	16.0%	15.9%	16.0%	15.9%	16.0%	16.0%
60-64	16.0%	15.9%	15.9%	15.8%	15.9%	16.0%
65-69	16.1%	16.1%	16.1%	16.0%	16.1%	16.1%
70-74	16.4%	16.5%	16.5%	16.5%	16.5%	16.5%
75	16.4%	16.5%	16.5%	16.5%	16.5%	16.5%

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					
	5%		2%	3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	Compound BIO
40-44	10.2%	9.7%	9.8%	9.7%	10.3%	10.0%
45-49	12.5%	12.0%	12.2%	12.0%	12.4%	12.4%
50-54	14.3%	14.0%	14.1%	13.9%	14.3%	14.3%
55-59	14.2%	14.0%	14.0%	13.9%	14.3%	14.3%
60-64	14.0%	14.0%	13.9%	13.9%	14.3%	14.3%
65-69	14.1%	14.2%	14.1%	14.1%	14.4%	14.4%
70-74	14.4%	14.6%	14.5%	14.5%	14.9%	14.9%
75	14.4%	14.5%	14.5%	14.5%	14.9%	14.9%

GENWORTH LIFE INSURANCE COMPANY

Table D-5

Shared Benefit with Joint Waiver Rider

(% Increase to Base Rate)

with 50% Base Pool Minimum Guarantee Benefit for Remaining Spouse

Issue Age	Lifetime Maximum: 730 x Daily Benefit					
		5%	2%	3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	Compound BIO
40-44	20.5%	20.5%	20.5%	20.5%	20.5%	20.5%
45-49	26.5%	26.5%	26.5%	26.5%	26.5%	26.5%
50-54	28.5%	28.5%	28.5%	28.5%	28.5%	28.5%
55-59	28.5%	28.5%	28.5%	28.5%	28.5%	28.5%
60-64	28.5%	28.5%	28.5%	28.5%	28.5%	28.5%
65-69	31.5%	31.5%	31.5%	31.5%	31.5%	31.5%
70-74	34.5%	34.5%	34.5%	34.5%	34.5%	34.5%
75	34.5%	34.5%	34.5%	34.5%	34.5%	34.5%

Issue Age	Lifetime Maximum: 1,095 x Daily Benefit					
		5%	2%	3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	Compound BIO
40-44	16.5%	16.6%	16.9%	17.2%	16.4%	16.8%
45-49	19.5%	19.8%	19.5%	19.9%	20.0%	20.0%
50-54	21.4%	21.7%	21.4%	21.7%	21.7%	21.8%
55-59	22.2%	22.1%	22.2%	22.1%	22.2%	22.6%
60-64	22.4%	22.2%	22.2%	22.1%	22.1%	22.2%
65-69	24.3%	24.3%	24.4%	24.3%	24.3%	24.3%
70-74	26.0%	25.9%	25.9%	25.9%	25.9%	25.9%
75	25.9%	25.8%	25.9%	25.9%	25.9%	25.9%

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					
		5%	2%	3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	Compound BIO
40-44	12.3%	12.3%	12.5%	12.9%	12.3%	12.3%
45-49	15.5%	15.8%	15.4%	15.8%	15.9%	15.9%
50-54	18.7%	19.0%	18.7%	18.9%	19.0%	19.1%
55-59	18.7%	18.7%	18.7%	18.6%	18.8%	19.1%
60-64	19.0%	18.6%	18.6%	18.5%	18.7%	18.7%
65-69	19.1%	19.0%	19.0%	18.9%	19.0%	19.0%
70-74	19.3%	19.2%	19.3%	19.2%	19.2%	19.2%
75	19.1%	19.2%	19.2%	19.2%	19.2%	19.2%

Issue Age	Lifetime Maximum: 1,825 x Daily Benefit					
		5%	2%	3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	Compound BIO
40-44	12.0%	11.7%	11.8%	11.8%	12.0%	11.7%
45-49	14.5%	14.2%	14.2%	14.2%	14.3%	14.3%
50-54	18.0%	17.9%	17.9%	17.8%	17.9%	17.9%
55-59	18.0%	17.9%	17.9%	17.8%	18.0%	18.0%
60-64	18.0%	17.8%	17.8%	17.8%	17.9%	17.9%
65-69	18.1%	18.0%	18.0%	18.0%	18.0%	18.0%
70-74	18.3%	18.4%	18.4%	18.4%	18.4%	18.4%
75	18.3%	18.4%	18.4%	18.4%	18.4%	18.4%

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					
		5%	2%	3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	Compound BIO
40-44	12.0%	11.5%	11.6%	11.5%	12.0%	11.7%
45-49	14.4%	14.0%	14.1%	13.9%	14.3%	14.3%
50-54	16.3%	15.9%	16.0%	15.8%	16.2%	16.2%
55-59	16.1%	15.9%	16.0%	15.9%	16.3%	16.3%
60-64	16.0%	15.9%	15.9%	15.8%	16.2%	16.2%
65-69	16.0%	16.1%	16.0%	16.0%	16.3%	16.3%
70-74	16.3%	16.4%	16.4%	16.4%	16.7%	16.8%
75	16.2%	16.4%	16.4%	16.3%	16.7%	16.7%

GENWORTH LIFE INSURANCE COMPANY

Table D-6

Shared Benefit Rider

(% Increase to Base Rate)

with No Minimum Guarantee Benefit for Remaining Spouse

Issue Age	Lifetime Maximum: 730 x Daily Benefit					
		5%	2%	3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	Compound BIO
40-44	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
45-49	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%
50-54	22.0%	22.0%	22.0%	22.0%	22.0%	22.0%
55-59	22.0%	22.0%	22.0%	22.0%	22.0%	22.0%
60-64	22.0%	22.0%	22.0%	22.0%	22.0%	22.0%
65-69	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%
70-74	28.0%	28.0%	28.0%	28.0%	28.0%	28.0%
75	28.0%	28.0%	28.0%	28.0%	28.0%	28.0%

Issue Age	Lifetime Maximum: 1,095 x Daily Benefit					
		5%	2%	3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	Compound BIO
40-44	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%
45-49	13.0%	13.0%	13.0%	13.0%	13.0%	13.0%
50-54	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%
55-59	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
60-64	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
65-69	18.0%	18.0%	18.0%	18.0%	18.0%	18.0%
70-74	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%
75	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					
		5%	2%	3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	Compound BIO
40-44	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%
45-49	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
50-54	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
55-59	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
60-64	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
65-69	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
70-74	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
75	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%

Issue Age	Lifetime Maximum: 1,825 x Daily Benefit					
		5%	2%	3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	Compound BIO
40-44	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%
45-49	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
50-54	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
55-59	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
60-64	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
65-69	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
70-74	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
75	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					
		5%	2%	3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	Compound BIO
40-44	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%
45-49	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
50-54	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%
55-59	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%
60-64	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%
65-69	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%
70-74	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%
75	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%

GENWORTH LIFE INSURANCE COMPANY

Table D-7

Shared Benefit with Joint Waiver Rider

(% Increase to Base Rate)

with No Minimum Guarantee Benefit for Remaining Spouse

Issue Age	Lifetime Maximum: 730 x Daily Benefit					
		5%	2%	3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	Compound BIO
40-44	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
45-49	22.0%	22.0%	22.0%	22.0%	22.0%	22.0%
50-54	24.0%	24.0%	24.0%	24.0%	24.0%	24.0%
55-59	24.0%	24.0%	24.0%	24.0%	24.0%	24.0%
60-64	24.0%	24.0%	24.0%	24.0%	24.0%	24.0%
65-69	27.0%	27.0%	27.0%	27.0%	27.0%	27.0%
70-74	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%
75	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%

Issue Age	Lifetime Maximum: 1,095 x Daily Benefit					
		5%	2%	3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	Compound BIO
40-44	13.0%	13.0%	13.0%	13.0%	13.0%	13.0%
45-49	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%
50-54	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%
55-59	18.0%	18.0%	18.0%	18.0%	18.0%	18.0%
60-64	18.0%	18.0%	18.0%	18.0%	18.0%	18.0%
65-69	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%
70-74	22.0%	22.0%	22.0%	22.0%	22.0%	22.0%
75	22.0%	22.0%	22.0%	22.0%	22.0%	22.0%

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					
		5%	2%	3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	Compound BIO
40-44	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%
45-49	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%
50-54	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
55-59	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
60-64	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
65-69	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
70-74	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
75	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%

Issue Age	Lifetime Maximum: 1,825 x Daily Benefit					
		5%	2%	3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	Compound BIO
40-44	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%
45-49	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%
50-54	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
55-59	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
60-64	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
65-69	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
70-74	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
75	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					
		5%	2%	3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	Compound BIO
40-44	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%
45-49	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%
50-54	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
55-59	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
60-64	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
65-69	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
70-74	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
75	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%

GENWORTH LIFE INSURANCE COMPANY

Table E

Adjustments to annual premium rates when alternative billing frequencies are used

Mode	Factor
Annual	1.00
Semi-Annually	0.51
Quarterly	0.26
Monthly & Others	0.09

Premiums for payment options in the Other Category will be calculated using the following formula: $\text{Monthly Rate} * 12 / \# \text{ Payments per Year}$.

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Discounts Available

2 Apply - 1 Issue Couples Discount

A discount of 15% may apply to individuals where two valid applications are received and only one policy is issued. This discount will be applied to the Single Rates shown in the Base Rate Tables.

List Bill/Commonly Marketed Discount

For small businesses with at least one full-time employee and four eligible applicants or for member organizations with at least four eligible applicants a 5% discount may apply if the group is commonly marketed or list billed.

Producer Discount

A 10% discount may apply to applicants who are producers (i.e. an insurance agent appointed to sell Long Term Care insurance) and their spouses. To be eligible, the applicant must be an appointed agent, in good standing, meeting contractual sales obligations, or a spouse or partner. The discount is in effect for the lifetime of the policy.

SERFF Tracking #:

GEFA-129342111

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

FLEX 3 RATES

State:

District of Columbia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

FLEX 3

Project Name/Number:

FLEX 3/FLEX 3

Supporting Document Schedules

Satisfied - Item:	Actuarial Justification
Comments:	
Attachment(s):	RS Act Memo (Form 8000R1 DC).pdf RS Act Memo (Form 8001R1 DC).pdf LAPSE RATES DC.xlsx
Item Status:	
Status Date:	

SERFF Tracking #:

GEFA-129342111

State Tracking #:

Company Tracking #:

FLEX 3 RATES

State:

District of Columbia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

FLEX 3

Project Name/Number:

FLEX 3/FLEX 3

Attachment LAPSE RATES DC.xlsx is not a PDF document and cannot be reproduced here.

GENWORTH LIFE INSURANCE COMPANY

Administrative Office: 3100 Albert Lankford Drive, Lynchburg, VA 24501

ACTUARIAL MEMORANDUM

LONG TERM CARE INSURANCE POLICY

Policy Form Series: 8000R1 DC

December 2013

1. Purpose of Actuarial Memorandum

The purpose of this memorandum is to provide actuarial information supporting rates for Genworth Life Insurance Company's (the Company) Individual Long Term Care Insurance Policy (Policy Form Series 8000R1) and to demonstrate the reasonableness of benefits in relation to premiums. This rate filing is not intended to be used for other purposes. This is a new policy form. All capitalized terms used but not defined in this memorandum will have the meaning given to them in the policy.

2. Policy Information

This plan is a Guaranteed Renewable policy, as defined in the NAIC Model Regulations. This policy is intended to qualify as a long term care insurance contract under Section 7702B(b) of the Internal Revenue Code of 1986, as amended by the Health Insurance Portability and Accountability Act of 1996, and it has been designed to conform thereto.

3. Description of Benefits

This policy provides comprehensive long-term care coverage. The following is only a summary of the benefits provided and other terms and conditions apply. Please see the policy for more details.

3.1 Policy Provisions and Benefits

3.1.1 Benefit Eligibility

For the Insured to be eligible for benefits under the policy:

- The Insured must be Chronically Ill;
- The company must receive a Current Eligibility Certification for the Insured; and
- The company must receive ongoing proof which verifies that the Covered Care received by the Insured is needed due to the Insured continually being Chronically Ill.

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3.1.2 Benefit Payments

Covered Expenses incurred by the Insured are reimbursed subject to the amount of coverage purchased and other conditions stated in the policy. After the Elimination Period is satisfied, the policy provides 100% coverage for Covered Expenses, subject to the maximum benefit selected and other applicable restrictions.

3.1.3 Elimination Period

Payment of certain benefits is subject to satisfaction of an Elimination Period (selected at issue of the policy). Each benefit states how its payment is affected by the Elimination Period requirement.

Elimination Period (EP)

Elimination Period, when applicable, means the length of time, as stated in the Schedule, before the Insured is entitled to Benefits under the Policy. The Schedule describes how the Elimination Period is satisfied and whether it is based on calendar days or days on which the Insured receive Covered Care. Each Benefit states the extent to which Coverage is subject to the Elimination Period.

Days used to satisfy the Elimination Period do not need to be consecutive and can be accumulated over time. Once satisfied, the Insured will never have to satisfy a new Elimination Period for Coverage.

Covered Care the Insured receive and related Covered Expenses that are otherwise excluded from Coverage because of the Non-Duplication provision may be used to satisfy the Elimination Period.

Two types of elimination periods will be offered:

Days of Covered Care: The Elimination Period is satisfied by days the Insured incurs a Covered Expense while the Insured is Chronically Ill.

Calendar Day: The Elimination Period is satisfied by days the Insured is Chronically Ill beginning with the first day the Insured incurs a Covered Expense.

3.1.4 Privileged Care Coordination Services

These services are available when the Insured meets the Eligibility for Payment of Benefits and require Covered Care.

These services are intended to help the Insured identify care needs and community resources available to deliver care when the Insured is Chronically Ill. Privileged Care Coordination Services are furnished by a

GENWORTH LIFE INSURANCE COMPANY

Privileged Care Coordination Team provided by us at no additional cost to the Insured. We will pay for these services when the Insured receives them while the Policy is in effect. These payments will be at our expense and will not reduce the Coverage available under the Policy. The Insured is not required to use these Privileged Care Coordination Services.

3.1.5 Nursing Facility Benefit

Under this Benefit we will pay for Covered Expenses incurred during the Insured's Confinement in a Nursing Facility, as described below. It includes expenses incurred for: private duty Nursing Care provided by a Nurse who is not employed by the facility; and all levels of care (including skilled, intermediate and custodial care) provided by the Nursing Facility. They do not include expenses for medications or any items or services provided for comfort and convenience, such as; transportation; televisions; telephones; beauty care; guest meals; and entertainment.

Payment of this Benefit is subject to: Elimination Period requirement; the Coverage Maximum; the applicable payment limits determined from the Schedule, and other provisions and conditions of the Policy. With the exception of Privileged Care Coordination Services and Caregiver Training payments, this Benefit will not be payable at the same time as any other Benefit.

3.1.6 Assisted Living Facility Benefit

Under this Benefit we will pay for Covered Expenses incurred during the Insured's Confinement in an Assisted Living Facility. Covered Expenses for care in an Assisted Living Facility means expenses the Insured incurs for Assisted Living Care, support services, meals, and room charges provided by the Assisted Living Facility. It does not include expenses for medications or any items or services provided for the Insured's comfort or convenience, such as: transportation; televisions; telephones; beauty care; guest meals; or entertainment.

Payment of this Benefit is subject to: Elimination Period requirement; the Coverage Maximum; the applicable payment limits determined from the Schedule, and other provisions and conditions of the Policy. With the exception of Privileged Care Coordination Services and Caregiver Training payments, this Benefit will not be payable at the same time as any other Benefit.

3.1.7 Home and Community Care Benefit

Under this Benefit, we will pay for Covered Expenses incurred for Home and Community Care provided by caregivers, as described below, who are not Immediate Family Members (unless otherwise permitted pursuant to the Exclusions and Limitations provision).

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Covered Expenses for Home and Community Care means expenses the Insured incurs for:

- Adult Day Care;
- Nurse and Therapist Services provided by a Home Health Agency;
- Home Health or Personal Care Services provided by a Home Health Agency; and
- Homemaker and Chore Care provided by either a Home Health Agency, or a Homemaker Agency.

Payment of this Benefit is subject to: Elimination Period requirement; the Coverage Maximum; the applicable payment limits determined from the Schedule, and other provisions and conditions of the Policy. With the exception of Privileged Care Coordination Services and Caregiver Training payments, this Benefit will not be payable at the same time as any other Benefit.

3.1.8 Bed Reservation Benefit

This benefit covers expenses incurred for reserving room accommodations in a Nursing Facility, Assisted Living Facility or a Hospice Care Facility when confinement is interrupted by a temporary absence.

Payment of this Benefit is subject to: the Elimination Period requirement; the Coverage Maximum; the payment limitations; the maximum payment period (days per calendar year) shown in the Schedule for this Benefit; and all other provisions and conditions of the Policy.

With the exception of Privileged Care Coordination Services and Caregiver Training payments, this Benefit will not be payable at the same time as any other Benefit.

3.1.9 Home Assistance Benefit

Under this Benefit we will pay for Covered Expenses incurred (including tax, installation and labor costs) for Home Modifications, Assistive Devices and Supportive Equipment; Emergency Medical Response Systems; and Caregiver Training. These services and items must be intended to enable the Insured to remain safely in the Insured's Home and stated in, and furnished in accordance with, the Insured's Plan of Care.

Payment under the terms of this Benefit is subject to: the Coverage Maximum; the applicable payment limits determined from the Schedule; and all other provisions and conditions of the Policy. This Benefit will not be payable at the same time as any other Benefit except when Privileged Care Coordination Services or Caregiver Training are provided; or payment is made under the Home and Community Care Benefit. Payment of this Benefit is not subject to any Elimination Period requirement; and cannot be used to satisfy any Elimination Period requirement.

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3.1.10 Hospice Care Benefit

Under this Benefit we will pay for Covered Expenses incurred for Hospice Care. Covered Expenses for Hospice Care means expenses the Insured incurs for: Hospice Care received while the Insured is living at Home; or Hospice Care and related care and support services (including room charges) provided by a Hospice Care Facility. Covered Expenses for Hospice Care do not include the cost of medications, supplies, equipment or Physician visits; and any charges for transportation; televisions; telephones; beauty care; guest meals; or entertainment.

Payment of this Benefit is subject to: the Coverage Maximum; the payment limit shown in the Schedule for the Nursing Facility Benefit when Hospice Care is received in a Hospice Care Facility; the payment limit shown in the Schedule for the Home and Community Care Benefit for Hospice Care received while You are living at Home; and all other provisions and conditions of the Policy.

Payment under this benefit is not subject to any Elimination Period requirement and cannot be used to satisfy any Elimination Period requirement. With the exception of Privileged Care Coordination Services and Caregiver Training payments, this Benefit will not be payable at the same time as any other Benefit.

3.1.11 Respite Care Benefit

Under this Benefit We will pay for Covered Expenses incurred for Respite Care. Covered Expenses for Respite Care means expenses You incur for Respite Care that would be payable under the following Benefits if there were no Elimination Period requirement: the Nursing Facility Benefit; the Assisted Living Facility Benefit; and the Home and Community Care Benefit.

Payment of this Benefit is subject to: the Coverage Maximum; the payment limit shown in the Schedule for the Nursing Facility Benefit for Respite Care received in a Nursing Facility; the payment limit shown in the Schedule for the Assisted Living Facility Benefit for Respite Care received in an Assisted Living Facility; the payment limit shown in the Schedule for the Home and Community Care Benefit for Respite Care received while You are living at Home; the maximum payment period (days per calendar year) shown in the Schedule for this Benefit; and all other provisions and conditions of the Policy.

Payment of this Benefit is not subject to any Elimination Period requirement; and days of Covered Care under this Benefit cannot be used to satisfy any Elimination Period requirement.

3.1.12 Alternate Care Benefit (if made available)

Under this Benefit we will pay for Covered Expenses incurred for Alternate Care. Covered Expenses for Alternate Care means the expenses the Insured incurs for Qualified Long Term Care Services that: are

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furnished in accordance with a Mutual Agreement; are not specifically covered under another Benefit of the Policy; are not specifically excluded from payment by the Policy; are cost-effective alternatives to care and services available under the Policy; are clearly specified in the Insured's Plan of Care and in the Mutual Agreement; are received after our written approval of the Mutual Agreement; and are received while the Mutual Agreement is in effect.

Payment of this Benefit is subject to: the Elimination Period requirement, if any, set forth in the Mutual Agreement; the Coverage Maximum; the payment limits set forth in the Mutual Agreement; and all other provisions and conditions of the Policy.

3.1.13 International Coverage Benefit

Under this Benefit, we will pay for Covered Expenses incurred outside the United States. Covered Expenses for International Coverage means expenses the Insured has paid for care and support services received outside of the United States that are provided: in a Home and would otherwise have been payable under the Home and Community Care Benefit; or to the Insured by an Out-of-Country Nursing Facility (including room and board).

Covered Expenses do not include expenses for prescription medications or any items or services provided for the Insured's comfort and convenience, such as: transportation; televisions; telephones; beauty care; guest meals; and entertainment.

Payment of this Benefit is subject to: the Elimination Period requirement; the Coverage Maximum; the limits determined below; and all other provisions and conditions applicable to the Policy.

This Benefit is not payable at the same time as any other Benefit. Payment for care in an Out-of-Country Nursing Facility will not exceed 50% of the Nursing Facility Maximum.

Payment under this Benefit for Covered Care at Home will not exceed 25% of the Nursing Facility Maximum and is limited to payment for 365 days on which the Insured receives Covered Care at Home.

No payment will be made under this Benefit for Covered Expenses incurred more than 4 calendar years after the date the first Covered Expense payable under this Benefit was incurred.

If this Benefit is subject to a monthly maximum, payment for periods of less than a full calendar month will be pro-rated based on: a 30-day month; and the number of days for which payment is being made.

3.1.14 Waiver of Premium Benefit

We will waive the Insured's Premium payments for each Coverage Month that begins while the Insured is receiving Covered Care for which

GENWORTH LIFE INSURANCE COMPANY

payment will be made under any such Benefits. This waiver applies to the entire Premium for the Policy (including all applicable Riders). This waiver stops when the Insured is no longer incurring Covered Expenses for which payment will be made under any of the Benefits to which it applies.

3.1.15 Contingent Nonforfeiture Benefit

Under this Benefit, the Insured may convert to a Shortened Benefit Period if we make a substantial increase in the Premium for the Policy. If we make a substantial increase in the Premium for the Policy (as set forth in the Policy), we will do all of the following at least 60 days prior to the date the Premium increase is to take effect:

- offer to reduce the Insured's current level of Coverage without proof of insurability so that the Premium for the Policy is not increased;
- offer to convert the Policy to a paid-up status with a Shortened Benefit Period as described below; and
- notify the Insured that a default or lapse at any time during the 120-day period following the date of the Premium increase will be deemed to be the election of the preceding offer to convert.

3.2 *Riders and Optional Benefits*

3.2.1 Nonforfeiture Benefit Rider

Under this optional Rider If Your Policy ends, we will continue the Insured's Policy, on a paid-up basis, which means that no further Premium will become due. The Coverage Maximum will be replaced by the Nonforfeiture Allowance. Otherwise, the Insured's Policy will continue under the same terms and conditions of the Policy, except that any future Benefit Increases will no longer apply. Where Benefits under the Policy are subject to a Monthly Nursing Facility Maximum, the corresponding daily Nursing Facility Benefit is the pro-rata portion of that monthly amount based on a 30-day month.

3.2.2 Shared Benefit Rider

Under this Rider, we will automatically continue the Insured's Spouse or Partner's Coverage when his or her Policy ends because the Coverage Maximum of his or her Policy has been exhausted by using the remaining Coverage Maximum of the Insured's Policy, as described and subject to the Conditions in the Rider. Once this Rider takes effect, the person named as the Insured's Spouse or Partner will be covered under the Insured's Policy the same as the Insured.

We have filed two variations of this Rider. One version of this rider provides a minimum guaranteed benefit of 50% of their purchased benefit pool to the policyholder, and the other version of the rider has no

GENWORTH LIFE INSURANCE COMPANY

minimum guarantee. Due to state requirements, some states may include minimum guaranteed benefits and different premium loads.

3.2.3 Shared Benefit Rider with Joint Waiver of Premium Rider

Under this Rider, we will automatically continue the Insured's Spouse or Partner's Coverage when his or her Policy ends because the Coverage Maximum of his or her Policy has been exhausted by using the remaining Coverage Maximum of the Insured's Policy, as described and subject to the Conditions in the Rider. Once this Rider takes effect, the person named as the Insured's Spouse or Partner will be covered under the Insured's Policy the same as the Insured.

Under this Rider, the Insured's Waiver of Premium Benefit will also apply when the Insured's Spouse or Partner for Shared Benefit qualifies for Waiver of Premium under the terms of his or her Policy.

We have filed two variations of this Rider. One version of this rider provides a minimum guaranteed benefit of 50% of their purchased benefit pool to the policyholder, and the other version of the rider has no minimum guarantee. Due to state requirements, some states may include minimum guaranteed benefits and different premium loads.

3.2.4 Waiver of Home Care Elimination Period Endorsement

This Endorsement waives the Elimination Period for the Home and Community Care Benefit of the Policy. Days for which payment is made under the Home and Community Care Benefit will count towards satisfying any Elimination Period specified in the Insured's Policy applicable to other Benefits.

3.2.5 Benefit Increase Options

At issue one of the following Benefit Increase Options (BIO) will be selected:

- Simple Benefit Increases at 5% for Life
- Compound Benefit Increases at 5% for Life
- Compound Benefit Increases at 4% for Life
- Compound Benefit Increases at 3% for Life
- Compound Benefit Increases at 2.5% for Life
- Compound Benefit Increases at 2% for Life
- No Benefit Increases

3.2.6 Future Purchase Option (FPO)

This Future Purchase Option allows the Insured to elect an increase to the Insured's Coverage Maximum, Nursing Facility Maximum and other amounts based on the Insured's Nursing Facility Maximum on every third anniversary of the Policy Effective Date. The Insured will be given the

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option to increase his or her Coverage Maximum, Nursing Facility Maximum and other amounts based on the Insured's Nursing Facility Maximum by either 2%, 2.5%, 3% or 5% for each anniversary over the prior 3-year period (three 2%, 2.5%, 3% or 5% increases compounded annually) where the 2%, 2.5%, 3% or 5% equals .02, .025, .03 or .05, respectively, multiplied by Your Coverage Maximum, Nursing Facility Maximum and other amounts based on Your Nursing Facility Maximum, less any Benefits paid.

3.2.7 Monthly Benefit Option

At issue the insured will select whether to receive a daily benefit limit or a monthly benefit limit.

4. **General Marketing Method**

This plan will be sold primarily through licensed producers and benefit consultants.

5. **Underwriting Standards**

The Company will use long form applications for this coverage. The Company will obtain risk management information (for example: telephone interviews, Lab work, blood profiles, medical records and/or face-to-face assessments) according to established protocols.

Underwriting Guidelines	
40-59	Rx Paramed/Lab MIB
60-75*	APS Paramed/Lab with Functional/Cognitive Assessment MIB
* 60-75 If no Dr seen in past 2 years, RX	

The requirements in the above mentioned table correspond to the individual applications. These guidelines may be changed as experience emerges. It is possible that additional information may be requested based on information obtained during the underwriting process.

If they are not declined, applicants will be placed in one of four underwriting categories. We will use items such as Nicotine use, blood pressure, cholesterol, & BMI as well as other items reported on the application, or discovered through the underwriting process, to determine the appropriate category.

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6. Actuarial Methodology and Assumptions

6.1 Method of Calculation

A pricing projection model was used to calculate the component cash flows and test the profitability of gross premiums. The various assumptions used are listed below.

6.2 Morbidity Assumption

Genworth Life Insurance Company has marketed nursing facility policies since 1974, and home health care benefit riders and policies since 1989. Using the experience on this business, both the expected incidence and severity of claims were developed for facility benefits and home health care benefits. Incidence rates by gender, marital status, underwriting category, issue age, and duration have been developed to reflect the effects of underwriting.

The expected incidence rates, lengths of stay, and amount of benefit payments were separately identified for all combinations of plan options.

6.3 Lapse Rate Assumption

Lapse rate assumptions differ based on Issue Age, Marital Status, Underwriting Category, Benefit Inflation Option and Policy Duration. Please see the attached excel file, "LAPSE RATES DC.xlsx" for the pricing lapse rates.

6.4 Mortality Rate Assumption

The mortality rate assumption is based on the Annuity 2000 Age Last Birthday Mortality Table with additional selection factors that include 13 years of retrospective mortality improvement (1.5% per year for males and 0.5% per year for females). Please see Table 1 for the additional selection factors. Also, there are 15 years of prospective mortality improvement of 1.0% per year for both males and females. Finally, the following mortality adjustment factors based on underwriting category were applied for the first 20 durations and then graded to 1.0 by duration 30:

▪ Preferred Best	60%
▪ Preferred	81%
▪ Select	90%
▪ Standard	129%

6.5 Net Investment Earnings Rate Assumption

3.25% earned rate on reserves and target surplus.

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6.6 Expense Assumptions

- (a) Underwriting and Issue Costs, Sales and Marketing Expenses – 76% of First Year Premium.
- (b) Commission Expenses – 94% of First Year Premium, 8.5% for All Renewal years.
- (c) Claims administration – 4.5% of paid claims inflating at 2% per year.
- (d) Maintenance & Overhead - \$125 per policy with \$90 per policy inflating at 2% a year.
- (e) Premium Tax – 2.0% of premium in all years.

6.7 Statutory Active Life Reserve Basis

Please see Exhibit 1.

6.8 Claim Reserve Basis

The claims reserve is equal to the present value of future claims payments for claims incurred prior to the valuation date. The valuation interest rate is the statutory long life valuation rate in the year of loss (3.5% in 2013). Claims continuance tables and benefit utilization rates are produced from current company experience.

6.9 Average Annual Premium

Average annual premium for the base policy is \$2,221 assuming the distribution of business described in section 6.10.

6.10 Distributions of Business Assumed

Table: Distribution of Issues by Age

Issue Age	Distribution
40	<1%
45	5%
50	15%
55	25%
60	30%
65	20%
70	5%
75	<1%

Table: Distribution of Issues by Gender

Gender	Distribution
Male	45%
Female	55%

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Table: Distribution of Issues by Marital Status

Marital Status	Distribution
Married	85%
Single	15%

Table: Distribution of Issues by Benefit Increase Option

Benefit Increase Option	Distribution
5% Compound	5%
4% Compound	<1%
3% Compound	80%
2.5% Compound	<1%
2% Compound	<1%
5% Equal	10%
None	5%

Table: Distribution of Issues by Underwriting Category

Underwriting Category	Distribution
Preferred Best	15%
Preferred	40%
Select	30%
Standard	15%

Table: Distribution of Issues by Benefit Period

Benefit Period	Distribution
2 Year	20%
3 Year	40%
4 Year	30%
5 Year	10%
6 Year	<1%

6.11 Premium Discounts

2 Apply - 1 Issue Couples Discount

A discount of 15% may apply to individuals where two valid applications are received and only one policy is issued. This discount would be applied to the Single Rates shown in the Base Rate Tables.

“Valid application” means that the applicant has answered “No” to all questions in the Insurability Profile section of the application and that these answers have

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been verified through the collection of other risk management information (e.g. medical records and/or face-to-face assessments).

Justification

Nationwide data was collected for actual & expected claims by duration for policy forms PCS I & PCS II. Expected claims were normalized to that of single insured (discounts for couples status was removed). Actual to expected ratios were calculated for each group on both a durational basis & cumulative distributional basis. These results are shown below:

- a) Couples where both members apply and both are issued policies have about 70% lower claims than singles.
- b) Couples where both members apply and only one policy is issued have about 45% lower claims than singles.
- c) Couples where only one member applies and is issued have about 10% lower claims than singles.

Total exposure by group were

- a) Couples where both apply and both are issued have 898,756 life years.
- b) Couples where both apply and only one is issued have 174,286 life years.
- c) Couples where only one member of a couple applies and is issued have 294,848 life years.
- d) Singles have 401,339 life years.

The data supports the proposed discount structure.

The following is a comparison of a married individual (where spouse is approved) to a married individual with the 15% discount (where spouse is not approved).

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Comparison of Premiums

2 Apply / 2 Issued vs 2 Apply / 1 Issued

Age 60
 Status Married Preferred
 BP 1,095 Days
 BIO 3% Compound
 Daily Benefit \$200
 No riders

Form	8000R1	8000R1	8000R1	8000R1
Sex	Male	Male	Female	Female
Spouse issued Policy?	Yes	No	Yes	No
1 Base Premium	110.57	135.68	110.57	202.10
2 x DB	20	20	20	20
3 Discount	0%	15%	0%	15%
4 (1 - Discount)	100%	85%	100%	85%
Total (1 x 2 x 4)	2,211	2,307	2,211	3,436

List Bill/Commonly Marketed Discount

If a group meeting the criteria listed below is commonly marketed or list billed a 5% discount may apply.

Criteria

A group of policyholders associated with a small business or member organization may be eligible (subject to the rules described below) for a premium discount, reflecting the economies of acquisition, reduced administrative and overhead costs, and reduction in commissions. This discount is a List Bill/Commonly Marketed Type I Discount.

To be eligible, the small business must have at least one full-time employee and the small business and member organization must have at least four eligible applicants. The small business eligible applicants may include employees, officers, directors, retirees, and their spouses or domestic partners. The member organization eligible applicants may include members or subscribers of the member organization. Volunteers and consultants would not be eligible for this discount.

A discount of 5% would be applied to all policies that meet these criteria. Once this discount is applied, it remains in effect for the life of the policy.

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Justification

This discount can be actuarially justified in the following way. Compared to individual cases, we expect to save at least 10% of first year premium (first year commission and/or sales expenses). In order to determine the appropriate discount, we modeled the product's economics using pricing mortality, morbidity, interest, and lapses and translated this to a premium reduction of at least 5% in all years. We concluded that the first year savings (sales support plus first year commission, additive) adequately supports a premium reduction of 5%.

Producer Discount

A 10% discount may be offered to applicants who are producers (i.e. an insurance agent appointed to sell Long Term Care insurance) and their spouses. To be eligible, the applicant must be an appointed agent, in good standing, meeting contractual sales obligations, or a spouse or partner of an appointed agent that meets these criteria. In order for the spouse or partner to qualify, the appointed agent must submit a valid application. The discount is in effect for the lifetime of the policy.

Criteria

This discount may be offered to producers (i.e. an insurance agent appointed to sell Long Term Care insurance) and their spouses. To be eligible, the policyholder must be an appointed agent, in good standing, meeting contractual sales obligations, or a spouse or partner of an appointed agent that meets these criteria. In order for the spouse or partner to qualify, the appointed agent must submit a valid application. This discount is a List Bill/Commonly Marketed Type II Discount.

Justification

This discount can be actuarially justified in the following way. Compared to individual cases, we expect to save 50% of first year premium (first year commission and/or sales expenses). In order to determine the appropriate discount, we modeled the product's economics using pricing mortality, morbidity, interest, and lapses and translated this to a premium reduction of at least 12% in all years. We concluded that the first year savings (sales support plus first year commission, additive) adequately supports a premium reduction of 10%.

6.12 Married Rates

When determining the appropriate married rates, Issue Age is determined separately for each member of the couple. In addition, each member of the couple is underwritten separately, and thus could be in a different underwriting category.

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6.13 Riders and Optional Benefits

- Riders

In general, the riders and optional benefits were priced to determine the premium load necessary to cover the anticipated increase in morbidity on account of the rider.

a. Nonforfeiture Benefit

Claim costs were increased by an amount equal to the greater of 30 multiplied by the Daily Benefit and the accumulated premiums multiplied the appropriate lapse rate. Loads were then solved for to cover this additional cost.

b. Shared Benefit and c. Shared Benefit with Joint Waiver

The Dual Life Long-Term Care Insurance Simulation Model is an Excel model developed to determine the relative claims for various LTC insurance riders that cover two lives. The simulation model is run for a given pricing cell three times: The first time without the shared care benefit rider (base run); the second time with the shared care benefit rider but without the spousal waiver and the third time with the shared care rider and the spousal waiver. The ratio of the last two runs over the base can then be used to determine the morbidity cost for the riders, which in turn can be used for other applications, such as pricing or reserving models.

The simulation was run 3 times, with 2,000,000 lives (1,000,000 married males and 1,000,000 married females, both with the same age) for each run. The results of the 3 runs were averaged together to smooth out the simulation results. The relative increase in claims was measured by the increase in present value at 4.0% of paid claims over a 50 year projection.

The model inputs include: active life and disabled life mortality rates, lapse rates, incidence rates, continuance tables, and utilization assumptions. The model projects monthly events for two covered lives (assumed to be the same issue age).

While individuals are “healthy”, the model applies incidence rates, active mortality rates, and lapse rates (note that divorce is not explicitly modeled, although typically the divorce rate at the older ages is very small). Once disabled, the model simulates the events of recovery, benefit exhaust, or death. The simulation model keeps track of the remaining benefit period available for each individual based on past claim usage of the individual and their spouse.

d. Future Purchase Options

The morbidity experience of our company was analyzed in order to estimate the amount of selection that exists in the incidence rates. Assuming this

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increased selection (assumes anti-selection) for those buying FPO, loads were then solved for to achieve our base profit target.

- Elimination Period adjustments

When determining the rates for the EP adjustments, the continuance curves were adjusted accordingly, which resulted in different claims costs. A change in premium was then determined to cover the change in claim costs.

- Benefit Inflation Options

Adjustments are made to the base pricing assumptions for the BIO options.

- Benefit Periods

Adjustments are made to the continuance tables depending on the benefit period chosen.

- Monthly Benefit

When determining the rates for the Monthly Benefit adjustment, the utilization assumptions were adjusted accordingly, which resulted in different claims costs. A change in premium was then determined to cover the change in claim costs.

6.14 Profit Margin Exhibit

<u>Description</u>	<u>% of Premiums (On A Present Value Basis)</u>
Premiums	100.0%
Less: Paid Claims	54.2%
Less: Expenses	29.6%
Commission	14.0%
Acquisition Expenses	4.9%
Maintenance Expenses	8.8%
Premium Tax	2.0%
Plus: Investment Income	26.3%
Less: Change in Stat Reserves	25.8%
Pretax Profit Margin	16.7%
Less Taxes/Target Surplus	7.2%
After Tax Profit Margin	9.6%

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Actuarial Certification

I, Joshua J. Weber, Actuary at Genworth Life Insurance Company and a member of the American Academy of Actuaries, meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing long-term care insurance premiums. Prior to making the statements in this actuarial certification, all policy and rider designs, the underwriting and the claims adjudication process were reviewed.

I hereby certify that to the best of my knowledge and judgment that:

- (1) This entire rate filing is in compliance with the applicable laws and regulations of this state.
- (2) The initial premium rate schedule is sufficient to cover anticipated costs under moderately adverse experience and the premium rate schedule is reasonably expected to be sustainable over the life of the form with no future premium increases anticipated. Moderately adverse experience is defined as:
 - Morbidity is 10% higher than expected,
 - Lapse rates are 25 basis points lower than expected,
 - Mortality is 15% lower than expected,
 - Investment earnings are 25 basis points less than expected, or
 - Any combination of the above items that result in an A/E projected lifetime loss ratio using current assumptions that exceeds 110%.
- (3) The policy design and coverage provided have been reviewed and taken into consideration.
- (4) The underwriting and claims adjudication processes have been reviewed and taken into consideration.
- (5) I have provided a complete description of the basis for contract reserves anticipated to be held under the filed policy form. Exhibit 1 shows the formulas used to calculate the contract reserves.
- (6) The assumptions used for reserves contain reasonable margins for adverse experience.
- (7) The net valuation premium for renewal years does not increase.
- (8) The difference between gross premium and the net valuation premium for renewal years is sufficient to cover expected renewal expenses.
- (9) The premium rates are not less than the premium rate schedule for any existing similar policy forms also available from the company except for reasonable differences attributable to benefits.



Joshua J. Weber, FSA, MAAA
Date: December 17, 2013

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Exhibit 1

Description of Valuation Basis for Contract Reserves

Formulas

$$A_x = \sum_{t=0}^{w-x} v^t * {}_t p_x * S_{x+t}$$

$$a_x = \sum_{t=0}^{w-x} v^t * {}_t p_x$$

$$P_x = A_x / a_x$$

$${}_t V_x = A_{x+t} - P_{x+1} * a_{x+t}$$

Where:

x = Issue age

t = Policy duration

A_{x+t} = Present value of future benefits at the end of duration t for issue age x.

a_x = Present value of \$1 paid annually from age x until policy termination

${}_t p_x$ = Probability of survival from age x to age x+t

S_x = Claim cost at attained age x

P_x = Net level premium at issue age x

${}_t V_x$ = Terminal reserve for issue age x at the end of duration t

w = Terminal age (assumed to be 110)

Method – One-year preliminary term method

Morbidity – Pricing morbidity with average Provision for Adverse Deviation of 10%.

Termination Rates – Total termination rates for statutory contract reserves are as follows:

- A) 1994 Group Annuity Mortality Table, plus
- B) Terminations other than mortality, where the terminations are not to exceed:
 - (i) For policy year one, the lesser of 80% of the voluntary lapse rate used in the calculation of gross premiums and 6%;
 - (ii) For policy years two through four, the lesser of 80% of the voluntary lapse rate used in the calculation of gross premiums and 4%;
 - (iii) For policy years five and later, the lesser of 100% of the voluntary lapse rate used in the calculation of gross premiums and 2%.

Interest - Maximum allowable statutory rate (3.50% in 2013)

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TABLE 1 - Selection Factors

	Female Married	Female Single	Male Married	Male Single
1	15%	25%	23%	33%
2	22%	36%	28%	44%
3	29%	45%	33%	55%
4	35%	52%	36%	59%
5	39%	58%	40%	64%
6	42%	62%	42%	68%
7	46%	64%	44%	72%
8	48%	65%	46%	72%
9	51%	66%	48%	72%
10	54%	68%	51%	72%
11	57%	70%	53%	72%
12	60%	71%	55%	72%
13	63%	73%	57%	72%
14	65%	74%	59%	72%
15	69%	75%	61%	72%
16	71%	77%	64%	72%
17	75%	79%	66%	72%
18	77%	80%	68%	72%
19	80%	81%	70%	72%
20	92%	92%	80%	80%
21	92%	92%	80%	80%
22	92%	92%	80%	80%
23	92%	92%	80%	80%
24	92%	92%	80%	80%
25	92%	92%	80%	80%
26	92%	92%	80%	80%
27	92%	92%	80%	80%
28	92%	92%	80%	80%
29	92%	92%	80%	80%
30	92%	92%	80%	80%
31	92%	92%	80%	80%
32	92%	92%	80%	80%
33	92%	92%	80%	80%
34	92%	92%	80%	80%
35	92%	92%	80%	80%
36	93%	93%	81%	81%
37	94%	94%	82%	82%
38	95%	95%	83%	83%
39	96%	96%	84%	84%
40	97%	97%	85%	85%
41	98%	98%	86%	86%
42	98%	98%	87%	87%
43	98%	98%	88%	88%
44	98%	98%	89%	89%
45	98%	98%	90%	90%
46	98%	98%	91%	91%
47	98%	98%	92%	92%
48	98%	98%	93%	93%
49	98%	98%	94%	94%
50	98%	98%	95%	95%
51	98%	98%	96%	96%
52	98%	98%	97%	97%
53+	98%	98%	98%	98%

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Administrative Office: 3100 Albert Lankford Drive, Lynchburg, VA 24501

ACTUARIAL MEMORANDUM

LONG TERM CARE INSURANCE POLICY

Policy Form Series: 8001R1 DC

December 2013

1. Purpose of Actuarial Memorandum

The purpose of this memorandum is to provide actuarial information supporting rates for Genworth Life Insurance Company's (the Company) Individual Long Term Care Insurance Policy (Policy Form Series 8001R1) and to demonstrate the reasonableness of benefits in relation to premiums. This rate filing is not intended to be used for other purposes. This is a new policy form. All capitalized terms used but not defined in this memorandum will have the meaning given to them in the policy.

2. Policy Information

This plan is a Guaranteed Renewable policy, as defined in the NAIC Model Regulations. This policy is intended to qualify as a long term care insurance contract under Section 7702B(b) of the Internal Revenue Code of 1986, as amended by the Health Insurance Portability and Accountability Act of 1996, and it has been designed to conform thereto.

3. Description of Benefits

This policy provides comprehensive long-term care coverage. The following is only a summary of the benefits provided and other terms and conditions apply. Please see the policy for more details.

3.1 Policy Provisions and Benefits

3.1.1 Benefit Eligibility

For the Insured to be eligible for benefits under the policy:

- The Insured must be Chronically Ill;
- The company must receive a Current Eligibility Certification for the Insured; and
- The company must receive ongoing proof which verifies that the Covered Care received by the Insured is needed due to the Insured continually being Chronically Ill.

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3.1.2 Benefit Payments

Covered Expenses incurred by the Insured are reimbursed subject to the amount of coverage purchased and other conditions stated in the policy. After the Elimination Period is satisfied, the policy provides 100% coverage for Covered Expenses, subject to the maximum benefit selected and other applicable restrictions.

3.1.3 Elimination Period

Payment of certain benefits is subject to satisfaction of an Elimination Period (selected at issue of the policy). Each benefit states how its payment is affected by the Elimination Period requirement.

Elimination Period (EP)

Elimination Period, when applicable, means the length of time, as stated in the Schedule, before the Insured is entitled to Benefits under the Policy. The Schedule describes how the Elimination Period is satisfied and whether it is based on calendar days or days on which the Insured receive Covered Care. Each Benefit states the extent to which Coverage is subject to the Elimination Period.

Days used to satisfy the Elimination Period do not need to be consecutive and can be accumulated over time. Once satisfied, the Insured will never have to satisfy a new Elimination Period for Coverage.

Covered Care the Insured receive and related Covered Expenses that are otherwise excluded from Coverage because of the Non-Duplication provision may be used to satisfy the Elimination Period.

Two types of elimination periods will be offered:

Days of Covered Care: The Elimination Period is satisfied by days the Insured incurs a Covered Expense while the Insured is Chronically Ill.

Calendar Day: The Elimination Period is satisfied by days the Insured is Chronically Ill beginning with the first day the Insured incurs a Covered Expense.

3.1.4 Privileged Care Coordination Services

These services are available when the Insured meets the Eligibility for Payment of Benefits and require Covered Care.

These services are intended to help the Insured identify care needs and community resources available to deliver care when the Insured is Chronically Ill. Privileged Care Coordination Services are furnished by a

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Privileged Care Coordination Team provided by us at no additional cost to the Insured. We will pay for these services when the Insured receives them while the Policy is in effect. These payments will be at our expense and will not reduce the Coverage available under the Policy. The Insured is not required to use these Privileged Care Coordination Services.

3.1.5 Nursing Facility Benefit

Under this Benefit we will pay for Covered Expenses incurred during the Insured's Confinement in a Nursing Facility, as described below. It includes expenses incurred for: private duty Nursing Care provided by a Nurse who is not employed by the facility; and all levels of care (including skilled, intermediate and custodial care) provided by the Nursing Facility. They do not include expenses for medications or any items or services provided for comfort and convenience, such as; transportation; televisions; telephones; beauty care; guest meals; and entertainment.

Payment of this Benefit is subject to: Elimination Period requirement; the Coverage Maximum; the applicable payment limits determined from the Schedule, and other provisions and conditions of the Policy. With the exception of Privileged Care Coordination Services and Caregiver Training payments, this Benefit will not be payable at the same time as any other Benefit.

3.1.6 Assisted Living Facility Benefit

Under this Benefit we will pay for Covered Expenses incurred during the Insured's Confinement in an Assisted Living Facility. Covered Expenses for care in an Assisted Living Facility means expenses the Insured incurs for Assisted Living Care, support services, meals, and room charges provided by the Assisted Living Facility. It does not include expenses for medications or any items or services provided for the Insured's comfort or convenience, such as: transportation; televisions; telephones; beauty care; guest meals; or entertainment.

Payment of this Benefit is subject to: Elimination Period requirement; the Coverage Maximum; the applicable payment limits determined from the Schedule, and other provisions and conditions of the Policy. With the exception of Privileged Care Coordination Services and Caregiver Training payments, this Benefit will not be payable at the same time as any other Benefit.

3.1.7 Home and Community Care Benefit

Under this Benefit, we will pay for Covered Expenses incurred for Home and Community Care provided by caregivers, as described below, who are not Immediate Family Members (unless otherwise permitted pursuant to the Exclusions and Limitations provision).

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Covered Expenses for Home and Community Care means expenses the Insured incurs for:

- Adult Day Care;
- Nurse and Therapist Services provided by a Home Health Agency;
- Home Health or Personal Care Services provided by a Home Health Agency; and
- Homemaker and Chore Care provided by either a Home Health Agency, or a Homemaker Agency.

Payment of this Benefit is subject to: Elimination Period requirement; the Coverage Maximum; the applicable payment limits determined from the Schedule, and other provisions and conditions of the Policy. With the exception of Privileged Care Coordination Services and Caregiver Training payments, this Benefit will not be payable at the same time as any other Benefit.

3.1.8 Bed Reservation Benefit

This benefit covers expenses incurred for reserving room accommodations in a Nursing Facility, Assisted Living Facility or a Hospice Care Facility when confinement is interrupted by a temporary absence.

Payment of this Benefit is subject to: the Elimination Period requirement; the Coverage Maximum; the payment limitations; the maximum payment period (days per calendar year) shown in the Schedule for this Benefit; and all other provisions and conditions of the Policy.

With the exception of Privileged Care Coordination Services and Caregiver Training payments, this Benefit will not be payable at the same time as any other Benefit.

3.1.9 Home Assistance Benefit

Under this Benefit we will pay for Covered Expenses incurred (including tax, installation and labor costs) for Home Modifications, Assistive Devices and Supportive Equipment; Emergency Medical Response Systems; and Caregiver Training. These services and items must be intended to enable the Insured to remain safely in the Insured's Home and stated in, and furnished in accordance with, the Insured's Plan of Care.

Payment under the terms of this Benefit is subject to: the Coverage Maximum; the applicable payment limits determined from the Schedule; and all other provisions and conditions of the Policy. This Benefit will not be payable at the same time as any other Benefit except when Privileged Care Coordination Services or Caregiver Training are provided; or payment is made under the Home and Community Care Benefit. Payment of this Benefit is not subject to any Elimination Period requirement; and cannot be used to satisfy any Elimination Period requirement.

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3.1.10 Hospice Care Benefit

Under this Benefit we will pay for Covered Expenses incurred for Hospice Care. Covered Expenses for Hospice Care means expenses the Insured incurs for: Hospice Care received while the Insured is living at Home; or Hospice Care and related care and support services (including room charges) provided by a Hospice Care Facility. Covered Expenses for Hospice Care do not include the cost of medications, supplies, equipment or Physician visits; and any charges for transportation; televisions; telephones; beauty care; guest meals; or entertainment.

Payment of this Benefit is subject to: the Coverage Maximum; the payment limit shown in the Schedule for the Nursing Facility Benefit when Hospice Care is received in a Hospice Care Facility; the payment limit shown in the Schedule for the Home and Community Care Benefit for Hospice Care received while You are living at Home; and all other provisions and conditions of the Policy.

Payment under this benefit is not subject to any Elimination Period requirement and cannot be used to satisfy any Elimination Period requirement. With the exception of Privileged Care Coordination Services and Caregiver Training payments, this Benefit will not be payable at the same time as any other Benefit.

3.1.11 Respite Care Benefit

Under this Benefit We will pay for Covered Expenses incurred for Respite Care. Covered Expenses for Respite Care means expenses You incur for Respite Care that would be payable under the following Benefits if there were no Elimination Period requirement: the Nursing Facility Benefit; the Assisted Living Facility Benefit; and the Home and Community Care Benefit.

Payment of this Benefit is subject to: the Coverage Maximum; the payment limit shown in the Schedule for the Nursing Facility Benefit for Respite Care received in a Nursing Facility; the payment limit shown in the Schedule for the Assisted Living Facility Benefit for Respite Care received in an Assisted Living Facility; the payment limit shown in the Schedule for the Home and Community Care Benefit for Respite Care received while You are living at Home; the maximum payment period (days per calendar year) shown in the Schedule for this Benefit; and all other provisions and conditions of the Policy.

Payment of this Benefit is not subject to any Elimination Period requirement; and days of Covered Care under this Benefit cannot be used to satisfy any Elimination Period requirement.

3.1.12 Alternate Care Benefit (if made available)

Under this Benefit we will pay for Covered Expenses incurred for Alternate Care. Covered Expenses for Alternate Care means the expenses the Insured incurs for Qualified Long Term Care Services that: are

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furnished in accordance with a Mutual Agreement; are not specifically covered under another Benefit of the Policy; are not specifically excluded from payment by the Policy; are cost-effective alternatives to care and services available under the Policy; are clearly specified in the Insured's Plan of Care and in the Mutual Agreement; are received after our written approval of the Mutual Agreement; and are received while the Mutual Agreement is in effect.

Payment of this Benefit is subject to: the Elimination Period requirement, if any, set forth in the Mutual Agreement; the Coverage Maximum; the payment limits set forth in the Mutual Agreement; and all other provisions and conditions of the Policy.

3.1.13 International Coverage Benefit

Under this Benefit, we will pay for Covered Expenses incurred outside the United States. Covered Expenses for International Coverage means expenses the Insured has paid for care and support services received outside of the United States that are provided: in a Home and would otherwise have been payable under the Home and Community Care Benefit; or to the Insured by an Out-of-Country Nursing Facility (including room and board).

Covered Expenses do not include expenses for prescription medications or any items or services provided for the Insured's comfort and convenience, such as: transportation; televisions; telephones; beauty care; guest meals; and entertainment.

Payment of this Benefit is subject to: the Elimination Period requirement; the Coverage Maximum; the limits determined below; and all other provisions and conditions applicable to the Policy.

This Benefit is not payable at the same time as any other Benefit. Payment for care in an Out-of-Country Nursing Facility will not exceed 50% of the Nursing Facility Maximum.

Payment under this Benefit for Covered Care at Home will not exceed 25% of the Nursing Facility Maximum and is limited to payment for 365 days on which the Insured receives Covered Care at Home.

No payment will be made under this Benefit for Covered Expenses incurred more than 4 calendar years after the date the first Covered Expense payable under this Benefit was incurred.

If this Benefit is subject to a monthly maximum, payment for periods of less than a full calendar month will be pro-rated based on: a 30-day month; and the number of days for which payment is being made.

3.1.14 Waiver of Premium Benefit

We will waive the Insured's Premium payments for each Coverage Month that begins while the Insured is receiving Covered Care for which

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payment will be made under any such Benefits. This waiver applies to the entire Premium for the Policy (including all applicable Riders). This waiver stops when the Insured is no longer incurring Covered Expenses for which payment will be made under any of the Benefits to which it applies.

3.1.15 Contingent Nonforfeiture Benefit

Under this Benefit, the Insured may convert to a Shortened Benefit Period if we make a substantial increase in the Premium for the Policy. If we make a substantial increase in the Premium for the Policy (as set forth in the Policy), we will do all of the following at least 60 days prior to the date the Premium increase is to take effect:

- offer to reduce the Insured's current level of Coverage without proof of insurability so that the Premium for the Policy is not increased;
- offer to convert the Policy to a paid-up status with a Shortened Benefit Period as described below; and
- notify the Insured that a default or lapse at any time during the 120-day period following the date of the Premium increase will be deemed to be the election of the preceding offer to convert.

3.2 *Riders and Optional Benefits*

3.2.1 Nonforfeiture Benefit Rider

Under this optional Rider If Your Policy ends, we will continue the Insured's Policy, on a paid-up basis, which means that no further Premium will become due. The Coverage Maximum will be replaced by the Nonforfeiture Allowance. Otherwise, the Insured's Policy will continue under the same terms and conditions of the Policy, except that any future Benefit Increases will no longer apply. Where Benefits under the Policy are subject to a Monthly Nursing Facility Maximum, the corresponding daily Nursing Facility Benefit is the pro-rata portion of that monthly amount based on a 30-day month.

3.2.2 Shared Benefit Rider

Under this Rider, we will automatically continue the Insured's Spouse or Partner's Coverage when his or her Policy ends because the Coverage Maximum of his or her Policy has been exhausted by using the remaining Coverage Maximum of the Insured's Policy, as described and subject to the Conditions in the Rider. Once this Rider takes effect, the person named as the Insured's Spouse or Partner will be covered under the Insured's Policy the same as the Insured.

We have filed two variations of this Rider. One version of this rider provides a minimum guaranteed benefit of 50% of their purchased benefit pool to the policyholder, and the other version of the rider has no

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minimum guarantee. Due to state requirements, some states may include minimum guaranteed benefits and different premium loads.

3.2.3 Shared Benefit Rider with Joint Waiver of Premium Rider

Under this Rider, we will automatically continue the Insured's Spouse or Partner's Coverage when his or her Policy ends because the Coverage Maximum of his or her Policy has been exhausted by using the remaining Coverage Maximum of the Insured's Policy, as described and subject to the Conditions in the Rider. Once this Rider takes effect, the person named as the Insured's Spouse or Partner will be covered under the Insured's Policy the same as the Insured.

Under this Rider, the Insured's Waiver of Premium Benefit will also apply when the Insured's Spouse or Partner for Shared Benefit qualifies for Waiver of Premium under the terms of his or her Policy.

We have filed two variations of this Rider. One version of this rider provides a minimum guaranteed benefit of 50% of their purchased benefit pool to the policyholder, and the other version of the rider has no minimum guarantee. Due to state requirements, some states may include minimum guaranteed benefits and different premium loads.

3.2.4 Waiver of Home Care Elimination Period Endorsement

This Endorsement waives the Elimination Period for the Home and Community Care Benefit of the Policy. Days for which payment is made under the Home and Community Care Benefit will count towards satisfying any Elimination Period specified in the Insured's Policy applicable to other Benefits.

3.2.5 Benefit Increase Options

At issue one of the following Benefit Increase Options (BIO) will be selected:

- Simple Benefit Increases at 5% for Life
- Compound Benefit Increases at 5% for Life
- Compound Benefit Increases at 4% for Life
- Compound Benefit Increases at 3% for Life
- Compound Benefit Increases at 2.5% for Life
- Compound Benefit Increases at 2% for Life
- No Benefit Increases

3.2.6 Future Purchase Option (FPO)

This Future Purchase Option allows the Insured to elect an increase to the Insured's Coverage Maximum, Nursing Facility Maximum and other amounts based on the Insured's Nursing Facility Maximum on every third anniversary of the Policy Effective Date. The Insured will be given the

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option to increase his or her Coverage Maximum, Nursing Facility Maximum and other amounts based on the Insured's Nursing Facility Maximum by either 2%, 2.5%, 3% or 5% for each anniversary over the prior 3-year period (three 2%, 2.5%, 3% or 5% increases compounded annually) where the 2%, 2.5%, 3% or 5% equals .02, .025, .03 or .05, respectively, multiplied by Your Coverage Maximum, Nursing Facility Maximum and other amounts based on Your Nursing Facility Maximum, less any Benefits paid.

3.2.7 Monthly Benefit Option

At issue the insured will select whether to receive a daily benefit limit or a monthly benefit limit.

4. **General Marketing Method**

This plan will be sold primarily through licensed producers and benefit consultants.

5. **Underwriting Standards**

The Company will use long form applications for this coverage. The Company will obtain risk management information (for example: telephone interviews, Lab work, blood profiles, medical records and/or face-to-face assessments) according to established protocols.

Underwriting Guidelines	
40-59	Rx Paramed/Lab MIB
60-75*	APS Paramed/Lab with Functional/Cognitive Assessment MIB
* 60-75 If no Dr seen in past 2 years, RX	

The requirements in the above mentioned table correspond to the individual applications. These guidelines may be changed as experience emerges. It is possible that additional information may be requested based on information obtained during the underwriting process.

If they are not declined, applicants will be placed in one of four underwriting categories. We will use items such as Nicotine use, blood pressure, cholesterol, & BMI as well as other items reported on the application, or discovered through the underwriting process, to determine the appropriate category.

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6. Actuarial Methodology and Assumptions

6.1 Method of Calculation

A pricing projection model was used to calculate the component cash flows and test the profitability of gross premiums. The various assumptions used are listed below.

6.2 Morbidity Assumption

Genworth Life Insurance Company has marketed nursing facility policies since 1974, and home health care benefit riders and policies since 1989. Using the experience on this business, both the expected incidence and severity of claims were developed for facility benefits and home health care benefits. Incidence rates by gender, marital status, underwriting category, issue age, and duration have been developed to reflect the effects of underwriting.

The expected incidence rates, lengths of stay, and amount of benefit payments were separately identified for all combinations of plan options.

6.3 Lapse Rate Assumption

Lapse rate assumptions differ based on Issue Age, Marital Status, Underwriting Category, Benefit Inflation Option and Policy Duration. Please see the attached excel file, "LAPSE RATES DC.xlsx" for the pricing lapse rates.

6.4 Mortality Rate Assumption

The mortality rate assumption is based on the Annuity 2000 Age Last Birthday Mortality Table with additional selection factors that include 13 years of retrospective mortality improvement (1.5% per year for males and 0.5% per year for females). Please see Table 1 for the additional selection factors. Also, there are 15 years of prospective mortality improvement of 1.0% per year for both males and females. Finally, the following mortality adjustment factors based on underwriting category were applied for the first 20 durations and then graded to 1.0 by duration 30:

▪ Preferred Best	60%
▪ Preferred	81%
▪ Select	90%
▪ Standard	129%

6.5 Net Investment Earnings Rate Assumption

3.25% earned rate on reserves and target surplus.

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6.6 Expense Assumptions

- (a) Underwriting and Issue Costs, Sales and Marketing Expenses – 76% of First Year Premium.
- (b) Commission Expenses – 94% of First Year Premium, 8.5% for All Renewal years.
- (c) Claims administration – 4.5% of paid claims inflating at 2% per year.
- (d) Maintenance & Overhead - \$125 per policy with \$90 per policy inflating at 2% a year.
- (e) Premium Tax – 2.0% of premium in all years.

6.7 Statutory Active Life Reserve Basis

Please see Exhibit 1.

6.8 Claim Reserve Basis

The claims reserve is equal to the present value of future claims payments for claims incurred prior to the valuation date. The valuation interest rate is the statutory long life valuation rate in the year of loss (3.5% in 2013). Claims continuance tables and benefit utilization rates are produced from current company experience.

6.9 Average Annual Premium

Average annual premium for the base policy is \$2,224 assuming the distribution of business described in section 6.10.

6.10 Distributions of Business Assumed

Table: Distribution of Issues by Age

Issue Age	Distribution
40	<1%
45	5%
50	15%
55	25%
60	30%
65	20%
70	5%
75	<1%

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Table: Distribution of Issues by Gender and Marital Status

Gender & Marital Status	Distribution
Female Married	46.75%
Female Single	11.25%
Male Married	38.25%
Male Single	3.75%

Table: Distribution of Issues by Benefit Increase Option

Benefit Increase Option	Distribution
5% Compound	5%
4% Compound	<1%
3% Compound	80%
2.5% Compound	<1%
2% Compound	<1%
5% Equal	10%
None	5%

Table: Distribution of Issues by Underwriting Category

Underwriting Category	Distribution
Preferred Best	15%
Preferred	40%
Select	30%
Standard	15%

Table: Distribution of Issues by Benefit Period

Benefit Period	Distribution
2 Year	20%
3 Year	40%
4 Year	30%
5 Year	10%
6 Year	<1%

6.11 Premium Discounts

2 Apply - 1 Issue Couples Discount

A discount of 15% may apply to individuals where two valid applications are received and only one policy is issued. This discount would be applied to the Single Rates shown in the Base Rate Tables.

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“Valid application” means that the applicant has answered “No” to all questions in the Insurability Profile section of the application and that these answers have been verified through the collection of other risk management information (e.g. medical records and/or face-to-face assessments).

Justification

Nationwide data was collected for actual & expected claims by duration for policy forms PCS I & PCS II. Expected claims were normalized to that of single insured (discounts for couples status was removed). Actual to expected ratios were calculated for each group on both a durational basis & cumulative distributional basis. These results are shown below:

- a) Couples where both members apply and both are issued policies have about 70% lower claims than singles.
- b) Couples where both members apply and only one policy is issued have about 45% lower claims than singles.
- c) Couples where only one member applies and is issued have about 10% lower claims than singles.

Total exposure by group were

- a) Couples where both apply and both are issued have 898,756 life years.
- b) Couples where both members apply and only one policy is issued have 174,286 life years.
- c) Couples where only one member of a couple applies and is issued have 294,848 life years.
- d) Singles have 401,339 life years.

The data supports the proposed discount structure.

The following is a comparison of a married individual (where spouse is approved) to a married individual with the 15% discount (where spouse is not approved).

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Comparison of Premiums

2 Apply / 2 Issued vs 2 Apply / 1 Issued

Age 60
 Status Married Preferred
 BP 1,095 Days
 BIO 3% Compound
 Daily Benefit \$200
 No riders

Form	8001R1	8001R1	8001R1	8001R1
Sex	Male	Male	Female	Female
Spouse issued Policy?	Yes	No	Yes	No
Base Premium	110.57	176.38	110.57	176.38
x DB	20	20	20	20
Discount	0%	15%	0%	15%
(1 - Discount)	100%	85%	100%	85%
Total (1 x 2 x 4)	2,211	2,998	2,211	2,998

List Bill/Commonly Marketed Discount

If a group meeting the criteria listed below is commonly marketed or list billed a 5% discount may apply.

Criteria

A group of policyholders associated with a small business or member organization may be eligible (subject to the rules described below) for a premium discount, reflecting the economies of acquisition, reduced administrative and overhead costs, and reduction in commissions. This discount is a List Bill/Commonly Marketed Type I Discount.

To be eligible, the small business must have at least one full-time employee and the small business and member organization must have at least four eligible applicants. The small business eligible applicants may include employees, officers, directors, retirees, and their spouses or domestic partners. The member organization eligible applicants may include members or subscribers of the member organization. Volunteers and consultants would not be eligible for this discount.

A discount of 5% would be applied to all policies that meet these criteria. Once this discount is applied, it remains in effect for the life of the policy.

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Justification

This discount can be actuarially justified in the following way. Compared to individual cases, we expect to save at least 10% of first year premium (first year commission and/or sales expenses). In order to determine the appropriate discount, we modeled the product's economics using pricing mortality, morbidity, interest, and lapses and translated this to a premium reduction of at least 5% in all years. We concluded that the first year savings (sales support plus first year commission, additive) adequately supports a premium reduction of 5%.

Producer Discount

A 10% discount may be offered to applicants who are producers (i.e. an insurance agent appointed to sell Long Term Care insurance) and their spouses. To be eligible, the applicant must be an appointed agent, in good standing, meeting contractual sales obligations, or a spouse or partner of an appointed agent that meets these criteria. In order for the spouse or partner to qualify, the appointed agent must submit a valid application. The discount is in effect for the lifetime of the policy.

Criteria

This discount may be offered to producers (i.e. an insurance agent appointed to sell Long Term Care insurance) and their spouses. To be eligible, the policyholder must be an appointed agent, in good standing, meeting contractual sales obligations, or a spouse or partner of an appointed agent that meets these criteria. In order for the spouse or partner to qualify, the appointed agent must submit a valid application. This discount is a List Bill/Commonly Marketed Type II Discount.

Justification

This discount can be actuarially justified in the following way. Compared to individual cases, we expect to save 50% of first year premium (first year commission and/or sales expenses). In order to determine the appropriate discount, we modeled the product's economics using pricing mortality, morbidity, interest, and lapses and translated this to a premium reduction of at least 12% in all years. We concluded that the first year savings (sales support plus first year commission, additive) adequately supports a premium reduction of 10%.

6.12 Married Rates

When determining the appropriate married rates, Issue Age is determined separately for each member of the couple. In addition, each member of the couple is underwritten separately, and thus could be in a different underwriting category.

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6.13 Riders and Optional Benefits

- Riders

In general, the riders and optional benefits were priced to determine the premium load necessary to cover the anticipated increase in morbidity on account of the rider.

a. Nonforfeiture Benefit

Claim costs were increased by an amount equal to the greater of 30 multiplied by the Daily Benefit and the accumulated premiums multiplied the appropriate lapse rate. Loads were then solved for to cover this additional cost.

b. Shared Benefit and c. Shared Benefit with Joint Waiver

The Dual Life Long-Term Care Insurance Simulation Model is an Excel model developed to determine the relative claims for various LTC insurance riders that cover two lives. The simulation model is run for a given pricing cell three times: The first time without the shared care benefit rider (base run); the second time with the shared care benefit rider but without the spousal waiver and the third time with the shared care rider and the spousal waiver. The ratio of the last two runs over the base can then be used to determine the morbidity cost for the riders, which in turn can be used for other applications, such as pricing or reserving models.

The simulation was run 3 times, with 2,000,000 lives (1,000,000 married males and 1,000,000 married females, both with the same age) for each run. The results of the 3 runs were averaged together to smooth out the simulation results. The relative increase in claims was measured by the increase in present value at 4.0% of paid claims over a 50 year projection.

The model inputs include: active life and disabled life mortality rates, lapse rates, incidence rates, continuance tables, and utilization assumptions. The model projects monthly events for two covered lives (assumed to be the same issue age).

While individuals are “healthy”, the model applies incidence rates, active mortality rates, and lapse rates (note that divorce is not explicitly modeled, although typically the divorce rate at the older ages is very small). Once disabled, the model simulates the events of recovery, benefit exhaust, or death. The simulation model keeps track of the remaining benefit period available for each individual based on past claim usage of the individual and their spouse.

d. Future Purchase Options

The morbidity experience of our company was analyzed in order to estimate the amount of selection that exists in the incidence rates. Assuming this

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increased selection (assumes anti-selection) for those buying FPO, loads were then solved for to achieve our base profit target.

- Elimination Period adjustments

When determining the rates for the EP adjustments, the continuance curves were adjusted accordingly, which resulted in different claims costs. A change in premium was then determined to cover the change in claim costs.

- Benefit Inflation Options

Adjustments are made to the base pricing assumptions for the BIO options.

- Benefit Periods

Adjustments are made to the continuance tables depending on the benefit period chosen.

- Monthly Benefit

When determining the rates for the Monthly Benefit adjustment, the utilization assumptions were adjusted accordingly, which resulted in different claims costs. A change in premium was then determined to cover the change in claim costs.

6.14 Profit Margin Exhibit

<u>Description</u>	<u>% of Premiums (On A Present Value Basis)</u>
Premiums	100.0%
Less: Paid Claims	53.3%
Less: Expenses	29.8%
Commission	14.1%
Acquisition Expenses	5.0%
Maintenance Expenses	8.7%
Premium Tax	2.0%
Plus: Investment Income	26.4%
Less: Change in Stat Reserves	27.8%
Pretax Profit Margin	15.5%
Less Taxes/Target Surplus	7.1%
After Tax Profit Margin	8.4%

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Actuarial Certification

I, Joshua J. Weber, Actuary at Genworth Life Insurance Company and a member of the American Academy of Actuaries, meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing long-term care insurance premiums. Prior to making the statements in this actuarial certification, all policy and rider designs, the underwriting and the claims adjudication process were reviewed.

I hereby certify that to the best of my knowledge and judgment that:

- (1) This entire rate filing is in compliance with the applicable laws and regulations of this state.
- (2) The initial premium rate schedule is sufficient to cover anticipated costs under moderately adverse experience and the premium rate schedule is reasonably expected to be sustainable over the life of the form with no future premium increases anticipated. Moderately adverse experience is defined as:
 - Morbidity is 10% higher than expected,
 - Lapse rates are 25 basis points lower than expected,
 - Mortality is 15% lower than expected,
 - Investment earnings are 25 basis points less than expected, or
 - Any combination of the above items that result in an A/E projected lifetime loss ratio using current assumptions that exceeds 110%.
- (3) The policy design and coverage provided have been reviewed and taken into consideration.
- (4) The underwriting and claims adjudication processes have been reviewed and taken into consideration.
- (5) I have provided a complete description of the basis for contract reserves anticipated to be held under the filed policy form. Exhibit 1 shows the formulas used to calculate the contract reserves.
- (6) The assumptions used for reserves contain reasonable margins for adverse experience.
- (7) The net valuation premium for renewal years does not increase.
- (8) The difference between gross premium and the net valuation premium for renewal years is sufficient to cover expected renewal expenses.
- (9) The premium rates are not less than the premium rate schedule for any existing similar policy forms also available from the company except for reasonable differences attributable to benefits.



Joshua J. Weber, FSA, MAAA
Date: December 17, 2013

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Exhibit 1

Description of Valuation Basis for Contract Reserves

Formulas

$$A_x = \sum_{t=0}^{w-x} v^t * {}_t p_x * S_{x+t}$$

$$a_x = \sum_{t=0}^{w-x} v^t * p_x$$

$$P_x = A_x / a_x$$

$${}_t V_x = A_{x+t} - P_{x+1} * a_{x+t}$$

Where:

x = Issue age

t = Policy duration

A_{x+t} = Present value of future benefits at the end of duration t for issue age x.

a_x = Present value of \$1 paid annually from age x until policy termination

${}_t p_x$ = Probability of survival from age x to age x+t

S_x = Claim cost at attained age x

P_x = Net level premium at issue age x

${}_t V_x$ = Terminal reserve for issue age x at the end of duration t

w = Terminal age (assumed to be 110)

Method – One-year preliminary term method

Morbidity – Pricing morbidity with average Provision for Adverse Deviation of 10%.

Termination Rates – Total termination rates for statutory contract reserves are as follows:

- A) 1994 Group Annuity Mortality Table, plus
- B) Terminations other than mortality, where the terminations are not to exceed:
 - (i) For policy year one, the lesser of 80% of the voluntary lapse rate used in the calculation of gross premiums and 6%;
 - (ii) For policy years two through four, the lesser of 80% of the voluntary lapse rate used in the calculation of gross premiums and 4%;
 - (iii) For policy years five and later, the lesser of 100% of the voluntary lapse rate used in the calculation of gross premiums and 2%.

Interest - Maximum allowable statutory rate (3.50% in 2013)

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TABLE 1 - Selection Factors

	Female Married	Female Single	Male Married	Male Single
1	15%	25%	23%	33%
2	22%	36%	28%	44%
3	29%	45%	33%	55%
4	35%	52%	36%	59%
5	39%	58%	40%	64%
6	42%	62%	42%	68%
7	46%	64%	44%	72%
8	48%	65%	46%	72%
9	51%	66%	48%	72%
10	54%	68%	51%	72%
11	57%	70%	53%	72%
12	60%	71%	55%	72%
13	63%	73%	57%	72%
14	65%	74%	59%	72%
15	69%	75%	61%	72%
16	71%	77%	64%	72%
17	75%	79%	66%	72%
18	77%	80%	68%	72%
19	80%	81%	70%	72%
20	92%	92%	80%	80%
21	92%	92%	80%	80%
22	92%	92%	80%	80%
23	92%	92%	80%	80%
24	92%	92%	80%	80%
25	92%	92%	80%	80%
26	92%	92%	80%	80%
27	92%	92%	80%	80%
28	92%	92%	80%	80%
29	92%	92%	80%	80%
30	92%	92%	80%	80%
31	92%	92%	80%	80%
32	92%	92%	80%	80%
33	92%	92%	80%	80%
34	92%	92%	80%	80%
35	92%	92%	80%	80%
36	93%	93%	81%	81%
37	94%	94%	82%	82%
38	95%	95%	83%	83%
39	96%	96%	84%	84%
40	97%	97%	85%	85%
41	98%	98%	86%	86%
42	98%	98%	87%	87%
43	98%	98%	88%	88%
44	98%	98%	89%	89%
45	98%	98%	90%	90%
46	98%	98%	91%	91%
47	98%	98%	92%	92%
48	98%	98%	93%	93%
49	98%	98%	94%	94%
50	98%	98%	95%	95%
51	98%	98%	96%	96%
52	98%	98%	97%	97%
53+	98%	98%	98%	98%