

SERFF Tracking Number: GEFA-128311784 State: District of Columbia
 Filing Company: Genworth Life Insurance Company State Tracking Number:
 Company Tracking Number:
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: Couples Discount
 Project Name/Number: Couples Discount/7052

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	Addendum to the Actuarial Memorandum	7052 DC et al	Other	Previous State Filing Number: Rate Action Other Explanation:	GEFA- 7052 Act Memo 1268254 Addendum.pdf 81+2 discount revision

GENWORTH LIFE INSURANCE COMPANY

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

**ADDENDUM TO THE ACTUARIAL MEMORANDUM
LONG TERM CARE INSURANCE POLICY**

**Policy Form Series: 7052
April 2012**

1. Purpose

The purpose of this addendum to the actuarial memorandum is to revise the available Couples Discounts.

2. Description of the Change

Couples Discount:

A 20% discount applies if both members of a couple submit valid applications and both are issued policies.

A 10% discount applies if both members of a couple submit valid applications and only 1 is issued a policy.

3. Actuarial Certification

I, Matthew Haladay, 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.

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 submitted change does not affect the underlying actuarial assumptions made or methodology used in pricing this product.



Matthew E. Haladay, FSA, MAAA
Date: April 25th, 2012

SERFF Tracking Number: GEFA-128311784 State: District of Columbia
Filing Company: Genworth Life Insurance Company State Tracking Number:
Company Tracking Number:
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Couples Discount
Project Name/Number: Couples Discount/7052

Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Actuarial Justification		
Bypass Reason: n/a		
Comments:		