

State: District of Columbia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: MEGA 3
Project Name/Number: MEGA 3/8010

Filing at a Glance

Company: Genworth Life Insurance Company
Product Name: MEGA 3
State: District of Columbia
TOI: LTC03G Group Long Term Care
Sub-TOI: LTC03G.001 Qualified
Filing Type: Rate
Date Submitted: 09/07/2012
SERFF Tr Num: GEFA-128674843
SERFF Status: Assigned
State Tr Num:
State Status:
Co Tr Num: 8010 RATES
Implementation: On Approval
Date Requested:
Author(s): Richard Cromwell, June Lipscomb, Jeanette Mai, Jim Lites, Camisha Jones, Timothy Cassidy
Reviewer(s): Efren Tanhehco (primary), Carolyn King
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

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General Information

Project Name: MEGA 3 Status of Filing in Domicile: Pending
Project Number: 8010 Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Group
Submission Type: New Submission Group Market Size: Small and Large
Group Market Type: Employer, Association, Discretionary, Explanation for Other Group Market Type: Labor Union
Trust, Other
Overall Rate Impact: Filing Status Changed: 09/07/2012
State Status Changed:
Deemer Date: Created By: Jeanette Mai
Submitted By: Camisha Jones Corresponding Filing Tracking Number: GEFA-128674844

Filing Description:

Re: Genworth Life Insurance Company
FEIN # 91-6027719 NAIC # 70025
GROUP ACCIDENT AND HEALTH INSURANCE
Long Term Care Insurance Policies 8010POL, et. al. and 8011POL et al. (See enclosed Attachment A)

We are submitting the Actuarial Memorandums and Rates for the group long term care insurance forms cited in Attachment A to this letter for your review and approval. (The form filing has been submitted under SERFF Tracking # GEFA-128674844.) These forms are new to our portfolio and will not replace any previously filed or approved forms. Substantially similar forms are being filed concurrently in Delaware, our state of domicile.

The group policies are guaranteed renewable and 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 forms, 8010POL et al are gender based.

Policy forms 8011POL et al are identical to policy forms 8010POL et al except that the premiums for the policy/certificate and related endorsements/riders are unisex based rather than gender based. Accordingly, all references to gender have been removed.

The forms are designed so that the group master policy may be issued to any group eligible by statute and/or regulation in your state for long term care insurance. Coverage may be issued to eligible employees or eligible retirees of an employer group or eligible members of other allowable groups. Coverage may also be offered to any of the following family members of eligible employees of employer groups, eligible retirees of employer groups or the eligible participants of other allowable groups: spouse, partner, surviving spouse or partner, adult child, sibling, parent or grandparent.

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 group policyholder will select and design the number and types of plans it wishes to offer to applicants. The policyholder will design these plans with respect to selecting single or multiple options of the following:

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- Rate Guarantee Period
- Eligibility for Coverage
- Coverage Maximum
- Elimination Period
- Nursing Facility Maximum
- Benefit Increase Options
- Optional Benefits and Riders
- Policyholder contribution to premium payment

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/certificate:

- 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
- Waiver of Premium Benefit
- Contingent Nonforfeiture Benefit

The following optional riders and endorsements may be offered with the policy/certificate (based on plan design):

- 10 Year Refund of Premium on Death Benefit
- Graded Refund of Premium on Death
- Restoration Benefit
- Transition Benefit
- Nonforfeiture Benefit
- Shared Benefit
- Waiver of Home and Community Care Elimination Period
- International Nursing Facility
- International Coverage Benefit
- 10 Year Survivorship Benefit
- Enhanced Survivorship Benefit
- Future Purchase Option
- Guaranteed Purchase Option
- Simple Benefit Increase
- Compound Benefit Increase
- To Age 65 Premium Payment
- 10 Year Premium Payment

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- Informal Care Benefit

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, Master Application, Application Part I, Coverage Selection form and Things You Should Know form 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 employee meetings, agent/producer assisted sales, the Internet or the direct response method. Each applicant will receive an Outline of Coverage at time of application.

It is our intention to use Potential Rate Increase Disclosure form 45912 04/04/11, Application form 43160DC, Application Part II form 133363 05/15/12 and Overflow form 135282 01/01/13 in the solicitation of this product. These forms were previously approved by your Department on 5/4/11, 9/8/08 and 8/14/12 respectively. We also intend to use Wellness Endorsement form, 7053 END-WE, previously approved by your Department on 5/4/11.

An Actuarial Memorandum and rates are included for your review, together with any required certifications and filing fees.

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

Sincerely,

Camisha Jones
 Contract Analyst
 Camisha.jones@genworth.com
 804-484-7044

Attachment A

Form Number Description

8010POL Policy (Gender Based)
 8010CRTDC Certificate

State: District of Columbia **Filing Company:** Genworth Life Insurance Company
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Product Name: MEGA 3
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Endorsements

- 8010 END-FPO Future Purchase Option
- 8010 END-GPO Guaranteed Purchase Option
- 8010 END-WHC Waiver of Home and Community Care Elimination Period
- 8010 END-INF International Nursing Facility
- 8010 END-IC International Coverage Benefit

Riders

- 8010 RDR-RP10 10 Year Refund of Premium on Death Benefit
- 8010 RDR-GRP Graded Refund of Premium on Death
- 8010 RDR-RB Restoration Benefit
- 8010 RDR-TB Transition Benefit
- 8010 RDR-NFO Nonforfeiture Benefit
- 8010 RDR-SB Shared Benefit
- 8010 RDR-SURV10 10 Year Survivorship Benefit
- 8010 RDR-ESURV Enhanced Survivorship Benefit
- 8010 RDR-SBI Simple Benefit Increase
- 8010 RDR-CBI Compound Benefit Increase
- 8010 RDR-LP65 To Age 65 Premium Payment
- 8010 RDR-LP10 10 Year Premium Payment
- 8010 RDR-INFC Informal Care Benefit

8010-OL Outline of Coverage

- 8011POL Policy (Unisex)
- 8011CRTDC Certificate

Endorsements

- 8011 END-FPO Future Purchase Option
- 8011 END-GPO Guaranteed Purchase Option
- 8011 END-WHC Waiver of Home and Community Care Elimination Period
- 8011 END-INF International Nursing Facility
- 8011 END-IC International Coverage Benefit

Riders

- 8011 RDR-RP10 10 Year Refund of Premium on Death Benefit
- 8011 RDR-GRP Graded Refund of Premium on Death
- 8011 RDR-RB Restoration Benefit
- 8011 RDR-TB Transition Benefit
- 8011 RDR-NFO Nonforfeiture Benefit
- 8011 RDR-SB Shared Benefit
- 8011 RDR-SURV10 10 Year Survivorship Benefit
- 8011 RDR-ESURV Enhanced Survivorship Benefit

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8011 RDR-SBI Simple Benefit Increase
 8011 RDR-CBI Compound Benefit Increase
 8011 RDR-LP65 To Age 65 Premium Payment
 8011 RDR-LP10 10 Year Premium Payment
 8011 RDR-INFC Informal Care Benefit

8011-OL Outline of Coverage

Applications

80108011MA Master Application
 135343DC 01/01/13 Application Part I

Additional Forms

135342 01/01/13 Coverage Selection
 135923 01/01/13 Personal Worksheet
 135922 01/01/13 Things You Should Know

Actuarial Memoranda and Rate Sheets
 Statement of Variability

Company and Contact

Filing Contact Information

Camisha Jones, Compliance Analyst Camisha.Jones@genworth.com
 6610 W. Broad Street 804-484-7044 [Phone]
 Bldg 2, 5th Floor 804-281-6057 [FAX]
 Richmond, VA 23230

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:
 Per Company: No

Company	Amount	Date Processed	Transaction #
Genworth Life Insurance Company	\$0.00		

SERFF Tracking #:

GEFA-128674843

State Tracking #:

Company Tracking #:

8010 RATES

State:

District of Columbia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name:

MEGA 3

Project Name/Number:

MEGA 3/8010

Correspondence Summary

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Standard Premium Rates Form 8010	Camisha Jones	09/21/2012	09/21/2012
Rate	Standard Premium Rates Form 8011	Camisha Jones	09/21/2012	09/21/2012

SERFF Tracking #:

GEFA-128674843

State Tracking #:

Company Tracking #:

8010 RATES

State: District of Columbia

Filing Company: Genworth Life Insurance Company

TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name: MEGA 3

Project Name/Number: MEGA 3/8010

Amendment Letter

Submitted Date: 09/21/2012

Comments:

Correction was made to the Rates.

Changed Items:

Rate/Rule Schedule Item Changes:

Document Name:	Affected Form Numbers: (Comma Separated list)	Rate Action:	Rate Action Information:	Attach Document:
Standard Premium Rates Form 8010	8010POL et al	New		DC Standard Premium Rates RS _Form 8010_ .pdf
DC Standard Premium Rates RS _Form 8010_ .pdf	Standard Premium Rates Form 8011	8011POL et al	New	

SERFF Tracking #:

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8010 RATES

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Product Name: MEGA 3

Project Name/Number: MEGA 3/8010

Rate Information

Rate data applies to filing.

Filing Method: SERFF

Rate Change Type: Neutral

Overall Percentage of Last Rate Revision: 0.000%

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Genworth Life Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

SERFF Tracking #:

GEFA-128674843

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

8010 RATES

State:

District of Columbia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name:

MEGA 3

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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action*	Rate Action Information	Attachments
1		Standard Premium Rates Form 8010	8010POL et al	New		DC Standard Premium Rates RS _Form 8010_ .pdf
2		Standard Premium Rates Form 8011	8011POL et al	New		DC Standard Premium Rates RS _Form 8011_ .pdf

GENWORTH LIFE INSURANCE COMPANY

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

LONG TERM CARE INSURANCE POLICY**Policy Form Series: 8010****August 2012****Premium Rates**Table A

The Base premium rate table varies by Benefit Period, Benefit Increase Option, Underwriting Class, Marital Class, Gender and Issue Age. These 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
- International Coverage Benefit
- Waiver of Premium Benefit
- Contingent Nonforfeiture Benefit

Rates in the base tables have been provided for issue ages 25, 30, 35, 40, 45, 50, 55, 60, 65, 70, 75, 80, 85, 90 and 94. 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, 2190, 2920, and 3650. 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.

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-1 and A-2

These two tables of factors convert base rates from No Bio to either FPO or GPO. The factors are applied directly to the No Bio Base Rates found in Tables 1-12.

Table B

This table of factors converts rates from Lifetime Pay to either 10-Pay or Pay-to-65. Factors vary by Issue Age.

Table C

Table C converts 90 Service Day Elimination Period (EP) rates to 0, 30, 60, 180 or 365 Service Day EP rates.

Table D-1 to D-3

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

Table E-1 to E-11

These tables contain factors for other benefit options and riders available through the policy.

Table F

This table contains modal factors for different billing frequencies.

Table G-1 to G-2

These tables contain factors for other benefit options and riders.

Table H

Rates for groups with simplified underwriting include a 15% level commission. This table contains adjustment factors for alternative commission levels.

GENWORTH LIFE INSURANCE COMPANY

Table I

This is a Group Underwriting Factor to account for unique characteristics of a given group.

Table J

This is an Expense Adjustment Factor to account for group specific expenses.

Table K

This table contains the Area Factor that will be applied based upon the Residence state of the applicants.

GENWORTH LIFE INSURANCE COMPANY

Rate Calculation Example

Issue Age: 60

Benefit Period: 1,095 Day

5% 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	144.40
1a	If BIO is FPO or GPO use the No Bio Base Rate and apply A-1 or A-2 Factor	1.000
2	Premium payment term is Lifetime.	1.00
3	Result: Step 1 x Step 1a x Step 2	144.40
4	Elimination Period is 60 Service Days. Factor from Table C-1	10%
5	Result: Step 3 x (1 + Step 4)	158.84
6	Plan Options and Features (Tables D-1 to D-3)	
	60% Home & Community Care. Factor from Table D-2	-4.0%
	75% Assisted Living Facility Coverage. Factor from Table D-3	-1.9%
	Sum of factors for Tables D-1 to D-3	-5.9%
7	Result: Step 5 x (1 + sum of factors from Step 6)	149.46844
8	Optional Benefits (Tables E-1 to E-10)	
	0-Day elimination period for Home Care. Factor from Table E-1	5.8%
	Restoration of Benefits. Factor from Table E-7	7.0%
	Nonforfeiture Benefit. Factor from Table E-8	22.0%
	Sum of factors for Tables E-1 to E-10	34.8%
9	Result: Step 7 x (1 + sum of factors from step 8)	201.483457
10	\$200 Daily Benefit i.e. 20 “units” of daily benefit	20
11	Result: Step 9 x Step 10	4029.6691
12	Premiums payable semi-annually. Factor from Table F	0.51
13	Result: Step 11 x Step 12	\$2,055.13
14	Apply Discount Factors if Applicable	\$2,055.13

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			Lifetime Maximum:		1,095 x Daily Benefit		
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	48.60	80.40	83.11	104.74	109.82	65.09	102.08	105.50	132.98	138.67
30	52.98	86.45	87.58	110.38	118.09	70.23	110.41	111.81	140.93	148.93
35	57.36	92.49	92.05	116.02	126.36	75.36	118.73	118.12	148.87	159.18
40	60.85	98.57	96.79	120.98	140.52	80.31	126.75	125.09	157.10	173.10
45	61.95	100.79	97.74	121.20	149.17	82.11	129.80	127.16	159.16	180.23
50	66.22	105.41	102.05	127.84	166.36	86.14	135.05	130.75	165.24	206.07
55	71.79	114.04	112.59	143.80	175.72	94.90	148.58	146.64	181.98	212.27
60	99.09	157.77	151.17	169.90	192.72	123.04	198.71	190.40	224.47	254.61
65	147.76	217.74	202.74	237.00	264.41	182.13	285.22	265.55	305.30	340.65
70	248.59	339.31	317.27	354.18	396.31	310.90	441.25	410.90	460.95	517.72
75	429.62	566.44	529.05	666.78	826.40	555.95	734.65	686.14	864.78	1061.46
80	751.84	934.63	846.48	1066.85	1322.24	972.91	1212.17	1097.82	1383.65	1698.34
85	1095.53	1359.46	1216.82	1533.59	1900.72	1417.67	1763.16	1578.12	1988.99	2441.36
90	1718.48	2095.83	1904.58	2400.41	2975.04	2223.80	2718.21	2470.10	3113.21	3821.26
94	2362.91	2973.81	2645.25	3333.90	4132.00	3057.73	3856.91	3430.70	4323.90	5307.30

Issue Age	Lifetime Maximum:		1,460 x Daily Benefit			Lifetime Maximum:		1,825 x Daily Benefit		
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	71.30	112.87	116.68	147.06	154.74	83.19	129.00	135.09	170.25	179.18
30	76.40	122.57	124.14	156.46	167.41	88.17	138.65	142.32	179.36	191.91
35	81.49	132.26	131.60	165.86	180.07	93.14	148.29	149.54	188.47	204.63
40	87.45	141.60	139.03	175.24	195.17	99.54	160.08	158.69	197.27	220.12
45	89.99	145.38	141.01	177.74	202.61	102.04	165.59	161.61	198.33	226.98
50	93.15	153.55	148.66	188.59	235.17	105.72	173.50	170.21	206.41	245.12
55	105.17	167.03	164.85	204.15	238.14	116.85	191.45	182.53	225.99	260.60
60	141.85	229.39	219.78	246.67	283.96	164.87	261.02	254.31	285.43	328.59
65	200.27	319.02	297.02	342.89	383.48	227.22	354.43	347.56	401.25	448.73
70	346.90	501.67	467.15	529.45	580.81	399.96	564.87	539.01	610.94	670.17
75	627.54	843.41	787.71	992.80	1181.44	704.98	966.77	890.36	1122.17	1346.72
80	1098.20	1391.63	1260.34	1588.48	1890.30	1233.72	1595.17	1424.58	1795.47	2154.75
85	1600.23	2024.18	1811.73	2283.44	2717.31	1797.70	2320.25	2047.83	2580.99	3097.46
90	2510.16	3120.62	2835.76	3574.08	4253.18	2819.92	3577.05	3205.30	4039.81	4848.19
94	3451.47	4427.90	3938.55	4964.00	5907.20	3877.39	5075.54	4451.80	5610.85	6733.60

Issue Age	Lifetime Maximum:		2,190 x Daily Benefit			Lifetime Maximum:		2,920 x Daily Benefit		
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	92.94	141.09	141.24	178.03	187.32	99.45	155.01	157.30	198.26	206.86
30	95.08	153.21	151.37	190.81	204.15	104.13	167.15	167.10	211.17	223.49
35	102.92	164.32	160.55	203.56	221.00	111.67	178.80	176.44	224.05	240.13
40	106.47	176.29	170.31	216.24	240.84	117.09	191.05	187.18	237.82	258.93
45	109.70	182.31	172.74	218.47	249.04	119.85	196.29	190.25	241.28	266.47
50	112.80	191.94	182.85	220.62	275.10	123.25	204.06	196.92	244.93	289.46
55	124.10	211.84	197.82	240.60	280.67	135.45	230.63	221.73	257.01	296.08
60	168.69	284.76	273.17	306.58	352.94	184.03	312.50	298.36	333.43	380.14
65	246.49	378.08	376.01	434.14	485.49	271.59	414.24	398.10	470.78	525.82
70	428.52	608.30	581.47	659.05	722.94	476.10	671.86	633.84	721.82	792.19
75	757.94	1042.33	959.83	1209.71	1439.57	837.09	1148.02	1069.25	1301.09	1422.28
80	1262.92	1648.07	1468.30	1850.58	2202.20	1433.17	1858.35	1677.08	2039.26	2225.10
85	1841.62	2401.40	2114.19	2664.66	3170.96	2089.02	2705.15	2412.55	2933.66	3201.23
90	2891.45	3700.61	3306.29	4167.12	4958.91	3278.21	4169.67	3774.73	4589.99	5008.46
94	3973.83	5251.76	4592.89	5788.74	6888.65	4506.58	5916.87	5243.10	6375.52	6956.82

Issue Age	Lifetime Maximum:		3,650 x Daily Benefit		
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	105.96	168.93	173.36	218.50	226.40
30	113.19	181.10	182.84	231.52	242.83
35	120.42	193.27	192.32	244.54	259.26
40	127.72	205.81	204.05	259.41	277.01
45	130.01	210.28	207.77	264.10	283.90
50	133.70	216.19	210.98	269.24	303.82
55	146.79	249.41	245.63	273.42	311.50
60	199.38	340.24	323.54	360.28	407.34
65	296.70	450.40	420.18	507.42	566.15
70	523.67	735.43	686.22	784.60	861.43
75	916.24	1253.71	1178.66	1392.46	1405.00
80	1603.42	2068.62	1885.86	2227.94	2248.00
85	2336.41	3008.90	2710.92	3202.66	3231.50
90	3664.96	4638.73	4243.18	5012.86	5058.00
94	5039.32	6581.98	5893.30	6962.30	7025.00

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					Lifetime Maximum: 1,095 x Daily Benefit				
	5%		3%	4%	5%	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	66.30	109.66	113.36	139.66	162.89	88.77	139.24	143.90	177.30	196.33
30	72.27	117.91	119.46	147.18	167.63	95.78	150.60	152.52	187.91	206.74
35	78.23	126.16	125.56	154.69	172.37	102.79	161.95	161.13	198.51	217.14
40	84.45	134.46	132.03	162.66	204.08	109.54	172.88	170.64	210.21	253.58
45	87.35	137.48	133.33	164.26	227.78	112.00	177.04	173.45	213.67	280.08
50	93.56	143.78	139.21	171.51	244.11	117.50	184.22	178.35	219.74	308.37
55	106.12	155.55	153.56	204.33	271.32	133.90	202.68	200.04	266.16	343.34
60	135.16	215.21	206.21	246.42	294.83	167.83	271.05	259.72	310.37	371.83
65	208.61	307.39	286.23	335.00	373.29	257.13	402.67	374.89	438.77	480.93
70	339.09	462.82	432.77	493.18	554.82	424.08	601.89	560.48	638.72	724.82
75	468.81	618.12	577.31	689.92	1033.97	606.67	801.68	748.74	894.78	1296.30
80	820.42	1019.90	923.70	1103.87	1654.35	1061.67	1322.77	1197.98	1431.65	2074.08
85	1195.47	1483.49	1327.81	1586.82	2378.13	1547.01	1924.03	1722.10	2057.99	2981.49
90	1875.24	2287.04	2078.32	2483.71	3722.29	2426.68	2966.22	2695.46	3221.21	4666.68
94	2578.46	3245.13	2886.55	3449.60	5169.85	3336.69	4208.82	3743.70	4473.90	6481.50

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					Lifetime Maximum: 1,825 x Daily Benefit				
	5%		3%	4%	5%	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	97.26	153.95	159.16	196.08	219.06	113.48	175.97	184.27	227.02	244.42
30	104.21	167.18	169.34	208.62	232.34	120.26	189.12	194.13	239.16	261.78
35	111.15	180.40	179.51	221.16	245.62	127.04	202.26	203.98	251.30	279.13
40	119.29	193.14	189.65	233.65	285.86	135.78	218.35	216.46	266.67	317.60
45	122.75	198.30	192.35	236.97	314.88	139.19	225.87	220.45	271.58	343.61
50	127.07	209.45	202.78	249.83	351.93	144.21	236.67	232.17	286.05	366.81
55	148.38	227.84	224.87	299.20	385.17	159.40	261.14	248.98	331.28	413.58
60	193.49	312.89	299.79	358.27	414.69	224.88	356.04	346.90	414.56	457.02
65	282.74	450.39	419.33	490.78	541.38	320.78	500.37	490.68	574.30	633.51
70	473.19	684.29	637.21	726.16	792.25	545.57	770.49	735.24	837.87	914.13
75	684.79	920.36	859.57	1027.23	1547.44	769.29	1054.97	971.58	1161.08	1749.01
80	1198.38	1518.59	1375.31	1643.57	2475.90	1346.26	1740.70	1554.53	1857.73	2798.42
85	1746.21	2208.86	1977.01	2362.63	3559.11	1961.69	2531.93	2234.63	2670.48	4022.72
90	2739.16	3405.33	3094.45	3698.03	5570.78	3077.16	3903.39	3497.69	4179.89	6296.44
94	3766.35	4831.89	4297.85	5136.15	7737.20	4231.10	5538.59	4857.90	5805.40	8745.05

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					Lifetime Maximum: 2,920 x Daily Benefit				
	5%		3%	4%	5%	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	126.77	192.44	192.67	237.37	265.18	135.65	211.43	214.57	264.35	286.99
30	129.69	208.97	206.47	254.42	283.34	142.04	228.59	228.52	281.56	307.65
35	140.38	224.13	219.00	271.43	301.44	152.32	245.06	241.83	298.74	328.28
40	145.22	240.46	232.32	288.32	352.76	160.32	262.12	256.53	317.10	377.43
45	149.63	248.67	235.63	291.27	387.04	164.66	269.56	260.72	321.70	410.18
50	153.88	261.81	249.42	292.26	411.69	170.51	280.20	270.40	325.62	433.18
55	175.09	288.97	269.84	352.62	453.95	190.30	315.93	303.78	397.37	478.94
60	230.10	388.42	372.62	445.28	515.43	251.03	424.44	405.25	484.27	540.99
65	347.99	533.76	530.85	621.39	685.39	380.22	584.81	562.02	657.83	737.75
70	584.53	829.74	793.14	903.91	986.12	641.11	908.58	859.08	979.03	1071.33
75	827.08	1137.43	1047.40	1251.67	1885.54	905.74	1244.61	1156.63	1382.21	2035.45
80	1378.14	1798.44	1602.25	1914.76	2884.43	1550.41	2014.45	1813.82	2167.58	3190.50
85	2009.63	2620.50	2307.06	2757.07	4153.30	2259.91	2932.40	2609.28	3118.20	4589.82
90	3155.23	4038.24	3607.91	4311.64	6495.14	3546.40	4519.93	4082.52	4878.77	7181.22
94	4336.36	5730.92	5011.89	5989.49	9022.69	4875.25	6413.91	5670.62	6776.62	9974.75

Issue Age	Lifetime Maximum: 3,650 x Daily Benefit				
	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	144.53	230.42	236.47	291.33	308.81
30	154.40	248.21	250.56	308.70	331.96
35	164.26	265.99	264.65	326.06	355.11
40	175.41	283.79	280.73	345.88	402.09
45	179.68	290.46	285.81	352.13	433.31
50	187.13	298.59	291.38	358.98	454.66
55	205.52	342.90	337.71	442.11	503.92
60	271.96	460.47	437.87	523.26	566.55
65	412.45	635.86	593.19	694.27	790.10
70	697.69	987.43	925.02	1054.15	1156.53
75	984.39	1351.79	1265.87	1512.75	2185.36
80	1722.68	2230.45	2025.39	2420.40	3496.58
85	2510.19	3244.30	2911.50	3479.33	5026.33
90	3937.56	5001.62	4557.13	5445.90	7867.30
94	5414.15	7096.90	6329.35	7563.75	10926.80

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					Lifetime Maximum: 1,095 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	32.86	53.40	55.20	72.23	87.67	43.24	67.81	70.08	82.03	105.67
30	35.49	57.43	58.17	73.46	91.25	46.65	73.34	74.27	86.93	109.85
35	38.11	61.45	61.14	74.68	94.83	50.06	78.87	78.46	91.82	114.03
40	43.80	66.26	65.05	83.04	113.03	56.36	85.20	84.08	103.03	136.29
45	47.77	68.47	66.41	88.15	126.79	60.44	88.19	86.40	110.19	153.20
50	53.15	70.73	80.72	106.51	141.41	65.99	90.61	87.72	117.53	175.16
55	54.76	77.49	88.64	112.03	149.36	69.10	100.95	99.63	133.17	180.42
60	65.35	104.04	99.69	120.98	162.51	81.15	131.05	125.56	152.38	184.92
65	98.16	144.65	134.67	150.98	175.65	121.00	189.48	176.40	197.76	226.30
70	149.15	203.58	190.36	212.67	243.19	186.54	264.75	246.54	276.57	317.70
75	257.77	339.87	317.43	357.87	404.64	333.57	440.79	411.68	471.10	509.12
80	451.10	560.79	507.89	572.59	647.42	583.75	727.30	658.69	753.76	814.59
85	657.31	815.69	730.09	823.10	930.67	850.60	1057.90	946.86	1083.53	1170.98
90	1031.08	1257.52	1142.75	1288.33	1456.70	1334.28	1630.92	1482.05	1695.96	1832.83
94	1417.74	1784.32	1587.15	1789.35	2023.20	1834.64	2314.15	2058.40	2355.50	2545.60

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					Lifetime Maximum: 1,825 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	47.37	74.98	77.51	93.05	117.91	55.26	85.70	89.74	105.29	130.03
30	50.75	81.42	82.47	97.95	123.45	58.57	92.11	94.54	113.25	149.49
35	54.13	87.86	87.43	102.84	128.99	61.88	98.52	99.34	121.20	168.95
40	61.39	95.19	93.45	115.51	153.62	68.04	107.62	106.66	131.12	182.01
45	66.25	98.78	95.81	123.65	172.22	71.54	112.50	109.79	135.90	187.94
50	71.36	103.02	99.74	132.22	199.90	77.13	116.41	114.20	145.69	208.35
55	76.57	113.48	112.00	149.71	202.41	81.04	130.07	124.01	165.77	213.43
60	93.55	151.29	144.94	175.89	206.23	108.73	172.15	167.72	203.53	227.28
65	133.04	211.92	197.31	221.21	254.75	150.94	235.44	230.89	258.86	298.09
70	208.14	301.00	280.29	317.67	348.49	239.98	338.92	323.41	366.56	402.10
75	376.53	506.05	472.63	535.58	605.59	422.99	580.06	534.21	605.35	684.48
80	658.93	834.98	756.21	856.93	968.94	740.23	957.10	854.74	968.56	1095.17
85	960.15	1214.52	1087.05	1231.83	1392.86	1078.62	1392.14	1228.68	1392.31	1574.30
90	1506.12	1872.39	1701.47	1928.09	2180.12	1691.96	2146.22	1923.16	2179.26	2464.13
94	2070.92	2656.76	2363.15	2677.90	3027.95	2326.45	3045.32	2671.05	3026.75	3422.40

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					Lifetime Maximum: 2,920 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	61.74	93.73	93.83	112.64	142.73	66.07	102.97	104.49	123.05	153.51
30	63.16	101.78	100.56	119.45	150.55	69.18	111.33	111.29	133.49	171.44
35	68.37	109.16	106.66	126.22	158.31	74.18	119.35	117.78	143.91	189.34
40	74.74	118.51	114.48	142.54	189.57	81.32	129.18	126.41	157.75	211.42
45	80.76	123.87	117.37	151.98	211.69	86.55	134.27	129.86	164.75	224.35
50	86.42	128.78	122.68	154.68	233.85	93.26	137.82	138.99	172.22	246.05
55	90.35	143.93	134.40	176.44	238.55	97.42	157.36	151.31	200.64	249.30
60	111.25	187.81	180.15	218.61	256.33	121.37	205.21	195.93	237.75	269.04
65	163.74	251.15	249.79	280.08	322.52	178.91	275.17	264.46	296.50	347.15
70	257.11	364.98	348.88	395.43	433.77	285.66	403.12	380.30	433.09	475.31
75	454.77	625.40	575.90	652.60	737.90	502.26	688.82	641.55	714.12	800.03
80	757.77	988.85	880.99	998.32	1128.82	859.91	1115.02	1006.25	1119.67	1254.14
85	1104.99	1440.85	1268.52	1437.49	1625.39	1253.41	1623.10	1447.54	1610.73	1804.18
90	1734.90	2220.38	1983.79	2248.01	2541.87	1966.93	2501.82	2264.86	2520.16	2822.82
94	2384.34	3151.08	2755.76	3122.82	3531.03	2703.95	3550.15	3145.88	3500.51	3920.91

Issue Age	Lifetime Maximum: 3,650 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	70.40	112.22	115.16	133.45	164.29
30	75.20	120.88	122.03	147.53	192.33
35	80.00	129.54	128.89	161.61	220.37
40	87.90	139.85	138.34	172.96	233.26
45	92.35	144.67	142.36	177.52	237.01
50	100.10	146.87	155.29	189.76	258.25
55	104.48	170.80	168.21	224.84	260.05
60	131.49	222.62	211.70	256.90	281.75
65	194.07	299.19	279.13	312.93	371.78
70	314.20	441.26	411.73	470.76	516.86
75	549.74	752.23	707.20	775.64	862.16
80	962.05	1241.18	1131.52	1241.02	1379.46
85	1401.84	1805.35	1626.56	1783.97	1982.97
90	2198.96	2783.25	2545.92	2792.30	3103.78
94	3023.57	3949.21	3536.00	3878.20	4310.80

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					Lifetime Maximum: 1,095 x Daily Benefit				
	5%		3%	4%	5%	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	38.88	64.32	66.49	83.79	87.86	52.07	81.66	84.40	106.38	110.94
30	42.38	69.16	70.06	88.30	94.47	56.18	88.32	89.45	112.74	119.14
35	45.89	73.99	73.64	92.82	101.09	60.29	94.98	94.50	119.10	127.34
40	48.68	78.86	77.43	96.79	112.42	64.25	101.40	100.07	125.68	138.48
45	49.56	80.63	78.19	96.96	119.34	65.69	103.84	101.73	127.33	144.18
50	52.98	84.33	81.64	102.27	133.09	68.91	108.04	104.60	132.19	164.86
55	57.43	91.23	90.07	115.04	140.58	75.92	118.86	117.31	145.58	169.82
60	79.27	126.22	120.94	135.92	154.18	98.43	158.97	152.32	179.58	203.69
65	118.21	174.19	162.19	189.60	211.53	145.70	228.18	212.44	244.24	272.52
70	198.87	271.45	253.82	283.34	317.05	248.72	353.00	328.72	368.76	414.18
75	343.70	453.15	423.24	533.42	661.12	444.76	587.72	548.91	691.82	849.17
80	601.47	747.70	677.18	853.48	1057.79	778.33	969.74	878.26	1106.92	1358.67
85	876.42	1087.56	973.45	1226.88	1520.58	1134.14	1410.53	1262.50	1591.20	1953.09
90	1374.78	1676.66	1523.66	1920.33	2380.03	1779.04	2174.56	1976.08	2490.57	3057.00
94	1890.33	2379.05	2116.20	2667.12	3305.60	2446.18	3085.53	2744.56	3459.12	4245.84

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					Lifetime Maximum: 1,825 x Daily Benefit				
	5%		3%	4%	5%	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	57.04	90.30	93.34	117.65	123.79	66.55	103.20	108.07	136.20	143.34
30	61.12	98.05	99.31	125.17	133.92	70.53	110.92	113.85	143.49	153.52
35	65.19	105.81	105.28	132.69	144.06	74.51	118.63	119.63	150.78	163.70
40	69.96	113.28	111.22	140.19	156.13	79.63	128.06	126.95	157.81	176.10
45	71.99	116.30	112.81	142.19	162.09	81.63	132.47	129.29	158.66	181.58
50	74.52	122.84	118.93	150.87	188.14	84.58	138.80	136.17	165.13	196.10
55	84.14	133.62	131.88	163.32	190.51	93.48	153.16	146.02	180.79	208.48
60	113.48	183.51	175.82	197.34	227.17	131.90	208.82	203.45	228.34	262.87
65	160.22	255.22	237.62	274.31	306.78	181.78	283.54	278.05	321.00	358.98
70	277.52	401.34	373.72	423.56	464.65	319.97	451.90	431.21	488.75	536.14
75	502.03	674.73	630.17	794.24	945.15	563.98	773.42	712.29	897.74	1077.38
80	878.56	1113.30	1008.27	1270.78	1512.24	986.97	1276.14	1139.66	1436.38	1723.80
85	1280.18	1619.35	1449.39	1826.75	2173.85	1438.16	1856.20	1638.26	2064.79	2477.96
90	2008.13	2496.49	2268.60	2859.26	3402.55	2255.94	2861.64	2564.24	3231.85	3878.55
94	2761.18	3542.32	3150.84	3971.20	4725.76	3101.91	4060.43	3561.44	4488.68	5386.88

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					Lifetime Maximum: 2,920 x Daily Benefit				
	5%		3%	4%	5%	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	74.35	112.87	113.00	142.42	149.85	79.56	124.01	125.84	158.61	165.49
30	76.06	122.57	121.09	152.65	163.32	83.31	133.72	133.68	168.93	178.79
35	82.34	131.46	128.44	162.85	176.80	89.34	143.04	141.15	179.24	192.10
40	85.17	141.03	136.25	172.99	192.68	93.67	152.84	149.74	190.26	207.14
45	87.76	145.85	138.19	174.77	199.23	95.88	157.03	152.20	193.03	213.18
50	90.24	153.55	146.28	176.50	220.08	98.60	163.25	157.53	195.94	231.57
55	99.28	169.47	158.26	192.48	224.53	108.36	184.50	177.38	205.61	236.87
60	134.95	227.81	218.54	245.26	282.35	147.23	250.00	238.69	266.74	304.11
65	197.19	302.46	300.81	347.31	388.39	217.27	331.39	318.48	376.62	420.66
70	342.82	486.64	465.17	527.24	578.35	380.88	537.49	507.07	577.46	633.75
75	606.35	833.86	767.87	967.77	1151.66	669.67	918.41	855.40	1040.87	1137.83
80	1010.34	1318.46	1174.64	1480.46	1761.76	1146.54	1486.68	1341.66	1631.41	1780.08
85	1473.30	1921.12	1691.35	2131.73	2536.77	1671.21	2164.12	1930.04	2346.93	2560.99
90	2313.16	2960.49	2645.03	3333.70	3967.13	2622.56	3335.73	3019.79	3671.99	4006.76
94	3179.07	4201.41	3674.32	4630.99	5510.92	3605.26	4733.50	4194.48	5100.42	5565.46

Issue Age	Lifetime Maximum: 3,650 x Daily Benefit				
	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	84.77	135.14	138.69	174.80	181.12
30	90.55	144.88	146.27	185.22	194.26
35	96.34	154.62	153.86	195.63	207.41
40	102.18	164.65	163.24	207.53	221.61
45	104.01	168.22	166.22	211.28	227.12
50	106.96	172.95	168.78	215.39	243.06
55	117.43	199.53	196.50	218.74	249.20
60	159.50	272.19	258.83	288.22	325.87
65	237.36	360.32	336.14	405.94	452.92
70	418.94	588.34	548.98	627.68	689.14
75	732.99	1002.97	942.93	1113.97	1124.00
80	1282.74	1654.90	1508.68	1782.35	1798.40
85	1869.13	2407.12	2168.73	2562.13	2585.20
90	2931.97	3710.98	3394.54	4010.28	4046.40
94	4031.46	5265.58	4714.64	5569.84	5620.00

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					Lifetime Maximum: 1,095 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	53.04	87.73	90.69	111.73	130.31	71.02	111.39	115.12	141.84	157.06
30	57.81	94.33	95.57	117.74	134.10	76.62	120.48	122.01	150.32	165.39
35	62.58	100.93	100.45	123.75	137.90	82.23	129.56	128.90	158.81	173.71
40	67.56	107.57	105.63	130.13	163.26	87.63	138.31	136.51	168.17	202.87
45	69.88	109.98	106.66	131.41	182.22	89.60	141.63	138.76	170.94	224.06
50	74.85	115.02	111.37	137.21	195.29	94.00	147.38	142.68	175.79	246.70
55	84.90	124.44	122.85	163.46	217.06	107.12	162.14	160.03	212.93	274.67
60	108.13	172.17	164.97	197.14	235.86	134.26	216.84	207.78	248.30	297.46
65	166.89	245.91	228.98	268.00	298.63	205.70	322.14	299.91	351.02	384.74
70	271.27	370.26	346.22	394.54	443.86	339.26	481.51	448.38	510.98	579.86
75	375.05	494.50	461.85	551.94	827.18	485.34	641.34	598.99	715.82	1037.04
80	656.33	815.92	738.96	883.10	1323.48	849.34	1058.22	958.39	1145.32	1659.26
85	956.37	1186.79	1062.25	1269.45	1902.50	1237.61	1539.23	1377.68	1646.40	2385.19
90	1500.19	1829.64	1662.65	1986.97	2977.83	1941.34	2372.97	2156.37	2576.97	3733.34
94	2062.76	2596.10	2309.24	2759.68	4135.88	2669.35	3367.06	2994.96	3579.12	5185.20

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					Lifetime Maximum: 1,825 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	77.81	123.16	127.33	156.86	175.25	90.78	140.78	147.42	181.62	195.54
30	83.36	133.74	135.47	166.90	185.87	96.21	151.29	155.30	191.33	209.42
35	88.92	144.32	143.61	176.93	196.50	101.63	161.81	163.18	201.04	223.30
40	95.43	154.51	151.72	186.92	228.68	108.62	174.68	173.17	213.34	254.08
45	98.20	158.64	153.88	189.58	251.90	111.35	180.70	176.36	217.26	274.89
50	101.66	167.56	162.22	199.86	281.54	115.37	189.34	185.74	228.84	293.45
55	118.70	182.27	179.90	239.36	308.14	127.52	208.91	199.18	265.02	330.86
60	154.79	250.31	239.83	286.62	331.75	179.90	284.83	277.52	331.65	365.62
65	226.19	360.31	335.46	392.62	433.10	256.62	400.30	392.54	459.44	506.81
70	378.55	547.43	509.77	580.93	633.80	436.46	616.39	588.19	670.30	731.30
75	547.83	736.29	687.66	821.78	1237.95	615.43	843.98	777.26	928.86	1399.21
80	958.71	1214.88	1100.25	1314.85	1980.72	1077.01	1392.56	1243.62	1486.18	2238.73
85	1396.97	1767.09	1581.61	1890.10	2847.29	1569.35	2025.54	1787.71	2136.39	3218.18
90	2191.33	2724.27	2475.56	2958.42	4456.63	2461.73	3122.71	2798.15	3343.91	5037.15
94	3013.08	3865.51	3438.28	4108.92	6189.76	3384.88	4430.87	3886.32	4644.32	6996.04

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					Lifetime Maximum: 2,920 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	101.42	153.95	154.13	189.90	212.14	108.52	169.14	171.65	211.48	229.60
30	103.75	167.18	165.18	203.54	226.67	113.63	182.87	182.81	225.25	246.12
35	112.30	179.31	175.20	217.14	241.15	121.86	196.05	193.46	239.00	262.62
40	116.18	192.36	185.86	230.66	282.21	128.25	209.70	205.22	253.68	301.94
45	119.71	198.93	188.50	233.01	309.63	131.72	215.65	208.58	257.36	328.14
50	123.11	209.45	199.54	233.81	329.35	136.40	224.16	216.32	260.50	346.54
55	140.07	231.17	215.88	282.10	363.16	152.24	252.75	243.02	317.89	383.15
60	184.08	310.73	298.10	356.22	412.34	200.82	339.55	324.20	387.42	432.79
65	278.39	427.01	424.68	497.11	548.31	304.18	467.85	449.62	526.26	590.20
70	467.62	663.79	634.51	723.12	788.90	512.89	726.87	687.26	783.22	857.06
75	661.67	909.94	837.92	1001.33	1508.43	724.59	995.69	925.31	1105.77	1628.36
80	1102.51	1438.75	1281.80	1531.81	2307.54	1240.33	1611.56	1451.06	1734.06	2552.40
85	1607.71	2096.40	1845.64	2205.65	3322.64	1807.93	2345.92	2087.42	2494.56	3671.85
90	2524.19	3230.59	2886.33	3449.31	5196.11	2837.12	3615.94	3266.02	3903.02	5744.97
94	3469.09	4584.73	4009.51	4791.59	7218.15	3900.20	5131.13	4536.50	5421.30	7979.80

Issue Age	Lifetime Maximum: 3,650 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	115.62	184.34	189.18	233.06	247.05
30	123.52	198.56	200.45	246.96	265.57
35	131.41	212.79	211.72	260.85	284.09
40	140.33	227.03	224.59	276.70	321.68
45	143.74	232.37	228.65	281.70	346.65
50	149.70	238.87	233.10	287.18	363.73
55	164.42	274.32	270.17	353.69	403.14
60	217.57	368.38	350.30	418.61	453.24
65	329.96	508.69	474.55	555.42	632.08
70	558.15	789.94	740.02	843.32	925.22
75	787.51	1081.43	1012.70	1210.20	1748.29
80	1378.15	1784.36	1620.31	1936.32	2797.26
85	2008.16	2595.44	2329.20	2783.46	4021.06
90	3150.05	4001.30	3645.71	4356.72	6293.84
94	4331.32	5677.52	5063.48	6051.00	8741.44

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					Lifetime Maximum: 1,095 x Daily Benefit				
	5%		3%	4%	5%	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	26.29	42.72	44.16	57.78	70.14	34.59	54.25	56.06	65.62	84.54
30	28.39	45.94	46.54	58.76	73.00	37.32	58.67	59.42	69.54	87.88
35	30.49	49.16	48.91	59.74	75.86	40.05	63.10	62.77	73.46	91.22
40	35.04	53.01	52.04	66.43	90.42	45.08	68.16	67.26	82.42	109.03
45	38.22	54.78	53.13	70.52	101.43	48.35	70.55	69.12	88.15	122.56
50	42.52	56.58	64.58	85.21	113.13	52.79	72.49	70.18	94.02	140.13
55	43.81	61.99	70.91	89.62	119.49	55.28	80.76	79.70	106.54	144.34
60	52.28	83.23	79.75	96.78	130.01	64.92	104.84	100.45	121.90	147.94
65	78.53	115.72	107.74	120.78	140.52	96.80	151.58	141.12	158.21	181.04
70	119.32	162.86	152.29	170.14	194.55	149.23	211.80	197.23	221.26	254.16
75	206.22	271.90	253.94	286.30	323.71	266.86	352.63	329.34	376.88	407.30
80	360.88	448.63	406.31	458.07	517.94	467.00	581.84	526.95	603.01	651.67
85	525.85	652.55	584.07	658.48	744.54	680.48	846.32	757.49	866.82	936.78
90	824.86	1006.02	914.20	1030.67	1165.36	1067.42	1304.74	1185.64	1356.77	1466.27
94	1134.19	1427.45	1269.72	1431.48	1618.56	1467.71	1851.32	1646.72	1884.40	2036.48

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					Lifetime Maximum: 1,825 x Daily Benefit				
	5%		3%	4%	5%	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	37.90	59.98	62.01	74.44	94.33	44.21	68.56	71.79	84.23	104.02
30	40.60	65.14	65.98	78.36	98.76	46.86	73.69	75.63	90.60	119.59
35	43.30	70.29	69.94	82.27	103.19	49.50	78.82	79.47	96.96	135.16
40	49.12	76.15	74.76	92.41	122.89	54.44	86.10	85.33	104.90	145.61
45	53.00	79.02	76.65	98.92	137.78	57.23	90.00	87.83	108.72	150.35
50	57.09	82.42	79.79	105.78	159.92	61.70	93.13	91.36	116.55	166.68
55	61.26	90.78	89.60	119.77	161.93	64.83	104.06	99.21	132.62	170.74
60	74.84	121.03	115.95	140.71	164.98	86.98	137.72	134.18	162.82	181.82
65	106.43	169.54	157.85	176.97	203.80	120.75	188.35	184.71	207.09	238.47
70	166.51	240.80	224.23	254.14	278.79	191.98	271.14	258.73	293.25	321.68
75	301.22	404.84	378.10	428.46	484.47	338.39	464.05	427.37	484.28	547.58
80	527.14	667.99	604.97	685.54	775.16	592.19	765.68	683.79	774.85	876.13
85	768.12	971.62	869.64	985.47	1114.29	862.90	1113.72	982.95	1113.84	1259.44
90	1204.90	1497.91	1361.17	1542.47	1744.10	1353.57	1716.98	1538.52	1743.41	1971.30
94	1656.73	2125.41	1890.52	2142.32	2422.36	1861.16	2436.25	2136.84	2421.40	2737.92

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					Lifetime Maximum: 2,920 x Daily Benefit				
	5%		3%	4%	5%	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	49.40	74.98	75.06	90.12	114.19	52.86	82.38	83.60	98.44	122.81
30	50.53	81.42	80.45	95.56	120.44	55.34	89.06	89.03	106.79	137.15
35	54.69	87.33	85.33	100.97	126.64	59.35	95.48	94.22	115.13	151.47
40	59.79	94.81	91.58	114.03	151.66	65.06	103.34	101.13	126.20	169.13
45	64.61	99.10	93.89	121.59	169.35	69.24	107.42	103.89	131.80	179.48
50	69.13	103.02	98.14	123.74	187.08	74.61	110.26	111.19	137.77	196.84
55	72.28	115.14	107.52	141.15	190.84	77.93	125.89	121.04	160.51	199.44
60	89.00	150.25	144.12	174.88	205.06	97.10	164.17	156.74	190.20	215.23
65	130.99	200.92	199.83	224.06	258.01	143.12	220.14	211.57	237.20	277.72
70	205.69	291.98	279.10	316.34	347.02	228.53	322.49	304.24	346.48	380.25
75	363.82	500.32	460.72	522.08	590.32	401.80	551.05	513.24	571.29	640.03
80	606.21	791.08	704.79	798.66	903.06	687.92	892.01	805.00	895.74	1003.31
85	883.99	1152.68	1014.82	1149.99	1300.31	1002.73	1298.48	1158.03	1288.58	1443.34
90	1387.92	1776.31	1587.03	1798.41	2033.50	1573.54	2001.45	1811.88	2016.13	2258.26
94	1907.47	2520.87	2204.61	2498.25	2824.82	2163.16	2840.12	2516.70	2800.41	3136.73

Issue Age	Lifetime Maximum: 3,650 x Daily Benefit				
	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	56.32	89.78	92.13	106.76	131.43
30	60.16	96.70	97.62	118.02	153.86
35	64.00	103.63	103.11	129.29	176.30
40	70.32	111.88	110.67	138.37	186.61
45	73.88	115.74	113.89	142.02	189.61
50	80.08	117.50	124.23	151.81	206.60
55	83.58	136.64	134.57	179.87	208.04
60	105.19	178.10	169.36	205.52	225.40
65	155.26	239.35	223.30	250.34	297.42
70	251.36	353.01	329.38	376.61	413.49
75	439.79	601.78	565.76	620.51	689.73
80	769.64	992.94	905.22	992.82	1103.56
85	1121.47	1444.28	1301.25	1427.18	1586.37
90	1759.17	2226.60	2036.74	2233.84	2483.02
94	2418.86	3159.37	2828.80	3102.56	3448.64

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					Lifetime Maximum: 1,095 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	35.24	51.46	53.19	59.92	83.25	45.04	65.33	67.52	75.49	97.94
30	35.98	55.33	56.05	62.87	88.15	46.64	70.66	71.56	79.21	109.14
35	36.71	59.20	58.91	65.82	93.05	48.23	75.99	75.60	82.93	120.33
40	41.00	63.25	61.95	77.53	105.16	52.79	81.12	80.06	92.74	132.80
45	43.68	64.81	62.56	86.19	113.14	55.28	83.07	81.38	98.92	140.07
50	45.14	67.46	68.58	89.87	120.12	56.06	86.43	83.68	105.76	148.80
55	49.25	72.99	72.05	95.64	134.34	62.15	95.09	93.85	116.47	162.27
60	63.42	100.97	96.75	108.74	136.06	78.74	127.17	121.86	143.66	169.88
65	94.57	139.35	129.75	154.19	169.23	116.56	182.54	169.95	201.96	218.02
70	159.10	217.16	203.06	236.42	253.64	198.98	282.40	262.97	306.19	331.34
75	274.95	362.52	338.59	381.73	422.04	355.81	470.18	439.13	502.50	543.06
80	481.16	598.16	541.74	610.77	675.26	622.67	775.80	702.61	804.00	868.90
85	701.12	870.05	778.76	877.98	970.69	907.32	1128.43	1010.00	1155.75	1249.04
90	1099.80	1341.32	1218.92	1374.23	1519.34	1423.24	1739.67	1580.87	1809.00	1955.02
94	1512.23	1903.23	1692.95	1908.65	2110.20	1956.96	2468.45	2195.65	2512.50	2715.30

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					Lifetime Maximum: 1,825 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	49.34	72.24	74.68	84.25	117.53	54.83	82.56	86.46	97.54	139.49
30	50.75	78.45	79.45	89.04	127.07	57.22	88.73	91.09	106.56	144.64
35	52.15	84.65	84.22	93.83	136.60	59.61	94.90	95.71	115.57	149.79
40	57.49	91.72	90.04	113.29	149.98	63.77	102.87	102.78	131.37	164.04
45	60.58	95.19	92.32	128.31	157.47	65.42	106.80	105.81	142.02	171.85
50	64.72	98.27	95.15	129.29	169.79	69.15	111.04	108.94	143.00	176.97
55	68.87	106.90	105.51	130.66	182.04	76.51	122.53	116.82	144.64	191.97
60	90.78	146.81	140.66	157.76	190.92	105.51	167.05	162.76	182.57	210.30
65	128.17	204.18	190.09	225.90	245.43	145.42	226.83	222.44	264.33	287.19
70	222.02	321.07	298.98	348.11	371.72	255.98	361.52	344.97	401.66	428.91
75	401.63	539.78	504.13	571.28	631.60	451.19	618.73	569.83	645.71	713.89
80	702.85	890.64	806.61	914.05	1010.56	789.58	1020.90	911.73	1033.14	1142.22
85	1024.16	1295.47	1159.50	1313.94	1452.68	1150.53	1484.95	1310.61	1485.13	1641.95
90	1606.52	1997.19	1814.87	2056.61	2273.76	1804.76	2289.30	2051.39	2324.56	2570.00
94	2208.97	2833.85	2520.65	2856.40	3158.00	2481.55	3248.33	2849.15	3228.55	3569.45

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					Lifetime Maximum: 2,920 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	64.31	90.30	90.40	101.99	142.27	67.07	99.21	100.68	112.64	151.94
30	63.15	98.06	96.87	108.59	154.96	68.30	106.98	106.95	118.87	161.96
35	65.86	105.17	102.75	115.16	167.65	71.47	114.43	112.92	125.09	171.97
40	69.99	114.19	110.29	139.80	185.08	76.18	122.95	120.44	144.04	192.76
45	73.85	119.37	113.09	157.71	193.56	79.14	126.97	123.03	156.72	205.13
50	78.38	122.84	117.03	151.25	198.62	81.97	130.60	126.03	156.83	208.99
55	81.27	135.58	126.61	153.99	214.55	89.96	147.60	141.91	174.86	228.62
60	107.95	182.25	174.83	196.07	237.30	117.78	200.00	190.95	212.95	249.00
65	157.75	241.98	240.65	286.02	310.72	173.82	265.11	254.78	305.38	336.52
70	274.26	389.31	372.14	433.32	462.68	304.71	430.00	405.66	469.33	507.00
75	485.09	667.09	614.29	696.10	769.60	535.74	734.73	684.31	761.72	834.39
80	808.28	1054.76	939.70	1064.87	1177.30	917.23	1189.34	1073.32	1194.31	1308.00
85	1178.65	1536.89	1353.07	1533.31	1695.20	1336.97	1731.30	1544.02	1718.11	1881.67
90	1850.55	2368.38	2116.01	2397.86	2651.04	2098.05	2668.59	2415.82	2688.16	2944.06
94	2543.28	3361.11	2939.43	3330.97	3682.68	2884.21	3786.80	3355.56	3733.86	4089.32

Issue Age	Lifetime Maximum: 3,650 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	69.83	108.12	110.95	123.29	161.61
30	73.45	115.91	117.02	129.16	168.96
35	77.07	123.69	123.09	135.03	176.30
40	82.37	131.72	130.59	148.29	200.44
45	84.44	134.58	132.97	155.73	216.71
50	85.57	138.36	135.03	162.42	219.35
55	98.65	159.62	157.20	195.72	242.70
60	127.60	217.75	207.06	229.83	260.70
65	189.89	288.25	268.91	324.75	362.33
70	335.15	470.68	439.18	505.34	551.31
75	586.39	802.38	754.34	827.35	899.19
80	1026.18	1323.93	1206.94	1323.76	1438.70
85	1495.29	1925.71	1734.98	1902.91	2068.14
90	2345.56	2968.81	2715.62	2978.46	3237.08
94	3225.15	4212.50	3771.70	4136.75	4495.95

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					Lifetime Maximum: 1,095 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	43.61	70.19	72.55	88.99	115.02	56.82	89.11	92.10	112.03	140.30
30	46.29	75.47	76.45	92.12	121.18	60.24	96.38	97.61	117.46	148.51
35	48.97	80.74	80.35	95.25	127.33	63.66	103.64	103.11	122.88	156.71
40	58.03	86.05	84.50	103.29	140.94	74.29	110.64	109.20	136.08	176.13
45	64.81	87.99	85.34	107.27	149.02	82.00	113.31	111.01	143.95	188.64
50	68.39	92.02	89.09	127.33	156.23	84.93	117.89	114.15	148.44	202.74
55	74.56	99.56	98.29	135.63	173.65	94.07	129.71	128.02	176.65	219.74
60	90.27	137.73	131.97	160.97	201.83	107.40	173.47	166.22	202.73	261.49
65	133.51	196.73	183.18	216.65	245.91	164.56	257.71	239.93	283.76	307.79
70	217.01	296.21	276.97	324.17	355.09	271.42	385.20	358.71	419.83	463.87
75	300.04	395.60	369.48	464.30	472.67	388.28	513.07	479.20	602.17	710.09
80	525.07	652.74	591.17	742.88	756.27	679.49	846.57	766.72	963.47	1136.14
85	765.10	949.44	849.80	1067.89	1087.14	990.11	1231.37	1102.16	1384.99	1633.21
90	1200.16	1463.72	1330.13	1671.48	1701.61	1553.12	1898.36	1725.12	2167.81	2556.32
94	1650.22	2076.90	1847.40	2321.50	2363.35	2135.54	2693.62	2396.00	3010.85	3550.45

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					Lifetime Maximum: 1,825 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	62.23	98.53	101.86	120.47	156.55	72.62	112.62	117.93	139.08	172.65
30	65.40	107.00	108.38	129.78	165.94	75.49	121.04	124.24	154.26	193.48
35	68.56	115.47	114.89	139.08	175.32	78.35	129.45	130.55	169.44	214.31
40	80.79	123.61	121.37	152.85	197.56	89.45	139.75	138.53	176.83	233.22
45	89.85	126.90	123.10	160.63	212.06	97.04	144.56	141.08	177.28	242.99
50	91.85	134.05	129.78	170.42	231.39	99.27	151.46	148.60	197.85	253.22
55	104.25	145.82	143.91	198.57	246.51	110.33	167.13	159.35	219.88	272.92
60	123.84	200.25	191.87	234.02	291.64	143.93	227.86	222.02	270.78	321.40
65	180.95	288.25	268.36	317.40	346.49	205.30	320.24	314.04	371.42	405.44
70	302.84	437.95	407.82	477.31	507.04	349.16	493.12	470.55	550.73	585.04
75	438.27	589.03	550.13	691.31	750.49	492.35	675.18	621.81	781.40	799.55
80	766.97	971.90	880.21	1106.10	1200.78	861.61	1114.05	994.90	1250.24	1279.28
85	1117.59	1413.67	1265.30	1590.01	1726.13	1255.49	1620.43	1430.16	1797.22	1838.97
90	1753.08	2179.41	1980.47	2488.72	2701.76	1969.40	2498.17	2238.52	2813.04	2878.38
94	2410.49	3092.41	2750.65	3456.55	3752.45	2707.93	3544.70	3109.05	3907.00	3997.75

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					Lifetime Maximum: 2,920 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	81.11	123.16	123.30	145.84	189.51	86.81	135.32	137.32	161.56	203.83
30	81.39	133.75	132.14	158.27	202.36	89.53	146.30	146.25	174.14	216.93
35	86.59	143.46	140.17	170.69	215.17	94.71	156.85	154.77	186.72	230.01
40	98.35	153.89	148.68	188.62	243.80	107.34	167.76	164.18	204.70	261.84
45	109.53	159.13	150.80	197.44	260.66	117.40	172.52	166.86	213.80	282.29
50	111.23	167.56	159.63	199.36	270.68	120.03	179.33	173.05	218.19	291.03
55	123.02	184.94	172.69	234.03	290.53	132.64	202.20	194.41	258.49	308.37
60	147.27	248.59	238.48	290.85	362.49	160.66	271.64	259.36	316.32	380.46
65	222.71	341.61	339.73	401.87	438.66	243.34	374.28	359.69	425.44	472.16
70	374.10	531.04	507.62	594.14	631.12	410.30	581.50	549.82	643.52	685.65
75	529.34	727.95	670.34	842.35	914.46	579.67	796.55	740.25	930.21	1069.38
80	882.02	1151.00	1025.45	1288.60	1398.91	992.26	1289.24	1160.85	1458.76	1678.89
85	1286.18	1677.12	1476.53	1855.46	2014.30	1446.34	1876.73	1669.95	2098.51	2415.08
90	2019.37	2584.47	2309.09	2901.67	3150.07	2269.69	2892.74	2612.83	3283.36	3778.75
94	2775.30	3667.78	3207.64	4030.84	4375.90	3120.15	4104.88	3629.22	4560.59	5248.67

Issue Age	Lifetime Maximum: 3,650 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	92.50	147.47	151.34	177.28	218.15
30	97.67	158.86	160.36	190.01	231.51
35	102.84	170.24	169.37	202.74	244.86
40	116.34	181.63	179.67	220.78	279.88
45	125.27	185.90	182.92	230.17	303.93
50	128.82	191.10	186.48	237.02	311.38
55	142.26	219.46	216.13	282.95	326.22
60	174.06	294.69	280.24	341.79	398.43
65	263.97	406.95	379.64	449.01	505.66
70	446.51	631.96	592.03	692.90	740.18
75	630.00	865.14	810.16	1018.07	1224.29
80	1102.50	1427.48	1296.26	1628.91	1958.86
85	1606.50	2076.34	1863.37	2341.56	2815.87
90	2520.00	3201.02	2916.58	3665.05	4407.44
94	3465.00	4541.99	4050.80	5090.35	6121.45

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					Lifetime Maximum: 1,095 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	24.49	37.28	39.43	50.93	69.54	34.28	45.21	47.79	60.72	83.25
30	27.43	39.12	40.10	51.91	72.48	35.75	48.90	50.05	62.68	83.25
35	30.36	40.96	40.76	52.89	75.42	37.22	52.58	52.31	64.64	83.25
40	34.42	45.08	44.25	59.44	84.93	42.94	57.97	57.20	73.42	101.28
45	37.13	47.43	46.00	63.66	91.11	46.98	61.09	59.84	79.33	115.33
50	38.37	49.54	58.30	76.40	97.64	47.65	64.19	63.13	86.48	126.47
55	41.86	51.66	60.79	81.29	108.53	52.83	67.30	66.42	93.05	137.34
60	46.73	69.36	66.45	87.61	115.65	55.39	87.37	83.70	110.34	144.40
65	65.44	96.43	89.78	100.66	117.11	80.66	126.32	117.60	131.85	150.87
70	99.44	135.72	126.91	141.77	162.13	124.36	176.50	164.36	184.38	211.79
75	171.85	226.58	211.62	238.58	269.76	222.38	293.86	274.46	314.07	339.41
80	300.74	373.86	338.59	381.73	431.62	389.17	484.87	439.14	502.51	543.06
85	438.22	543.79	486.73	548.73	620.45	567.07	705.26	631.26	722.36	780.64
90	687.40	838.35	761.83	858.89	971.14	889.52	1087.28	988.06	1130.65	1221.88
94	945.18	1189.55	1058.10	1192.90	1348.80	1223.09	1542.77	1372.30	1570.35	1697.05

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					Lifetime Maximum: 1,825 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	34.28	49.98	52.85	68.56	93.05	44.07	57.13	59.83	73.46	97.94
30	38.20	54.28	55.57	71.50	95.50	45.05	61.40	63.03	76.40	97.94
35	42.12	58.57	58.29	74.44	97.94	46.03	65.67	66.23	79.33	97.94
40	47.74	64.76	63.58	82.92	116.08	51.83	73.24	72.57	91.91	124.45
45	51.49	68.42	66.38	88.15	129.66	55.60	77.93	76.06	100.88	146.07
50	55.01	72.04	70.52	95.00	144.33	58.78	82.32	79.37	105.78	150.43
55	58.54	75.66	74.67	102.84	154.07	61.94	86.71	82.68	112.63	163.17
60	63.85	100.85	96.63	127.38	162.28	72.48	114.76	111.81	147.39	166.38
65	88.70	141.28	131.55	147.48	169.83	100.63	156.96	153.93	172.58	198.73
70	138.76	200.67	186.86	211.78	232.33	159.98	225.95	215.60	244.38	268.07
75	251.02	337.36	315.08	357.05	403.73	281.99	386.71	356.14	403.57	456.31
80	439.29	556.64	504.13	571.28	645.97	493.48	638.07	569.82	645.71	730.10
85	640.10	809.66	724.68	821.22	928.58	719.07	928.10	819.12	928.21	1049.51
90	1004.08	1248.23	1134.29	1285.38	1453.43	1127.96	1430.83	1282.10	1452.85	1642.72
94	1380.61	1771.14	1575.40	1785.25	2018.65	1550.95	2030.23	1780.70	2017.85	2281.55

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					Lifetime Maximum: 2,920 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	44.68	62.48	63.98	83.00	112.64	49.28	68.65	70.38	90.47	119.98
30	47.54	67.84	67.76	87.20	116.46	53.15	74.22	74.56	95.02	125.57
35	53.20	72.77	71.11	91.36	120.20	58.43	79.57	78.52	99.55	131.11
40	58.12	80.63	77.89	102.32	143.24	63.59	87.90	86.00	111.35	154.81
45	62.77	85.80	81.32	108.35	159.37	67.27	93.01	89.97	118.33	171.79
50	66.62	90.05	86.74	111.14	168.84	69.44	98.55	96.06	122.17	177.64
55	69.08	95.96	89.60	121.20	181.58	74.47	104.91	100.87	133.08	190.20
60	75.93	125.19	120.11	158.32	201.70	81.79	136.80	130.62	172.18	203.98
65	109.17	167.43	166.54	186.73	215.01	119.27	183.45	176.31	197.67	231.43
70	171.41	243.32	232.59	263.62	289.18	190.44	268.75	253.54	288.73	316.88
75	303.18	416.93	383.93	435.06	491.94	334.84	459.21	427.69	476.08	533.35
80	505.18	659.22	587.31	665.54	752.55	573.28	743.34	670.82	746.44	836.09
85	736.66	960.55	845.66	958.32	1083.60	835.62	1082.06	965.01	1073.81	1202.79
90	1156.60	1480.23	1322.50	1498.66	1694.59	1311.30	1667.87	1509.88	1680.09	1881.88
94	1589.56	2100.68	1837.13	2081.86	2354.04	1802.65	2366.75	2097.22	2333.65	2613.94

Issue Age	Lifetime Maximum: 3,650 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	53.87	74.82	76.78	97.94	127.33
30	58.77	80.60	81.36	102.84	134.68
35	63.66	86.37	85.93	107.74	142.02
40	69.07	95.17	94.12	120.39	166.37
45	71.77	100.23	98.62	128.31	184.20
50	72.27	107.05	105.38	133.20	186.45
55	79.87	113.87	112.14	144.96	198.81
60	87.66	148.41	141.14	186.05	206.26
65	129.37	199.46	186.08	208.62	247.86
70	209.47	294.17	274.49	313.84	344.57
75	366.50	501.49	471.46	517.09	574.77
80	641.38	827.46	754.34	827.34	919.63
85	934.58	1203.58	1084.36	1189.31	1321.97
90	1466.00	1855.51	1697.26	1861.52	2069.17
94	2015.75	2632.82	2357.30	2585.45	2873.85

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					Lifetime Maximum: 1,095 x Daily Benefit				
	5%		3%	4%	5%	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	31.72	46.31	47.87	53.93	74.93	40.54	58.80	60.77	67.94	88.15
30	32.38	49.80	50.45	56.58	79.34	41.97	63.59	64.40	71.29	98.22
35	33.04	53.28	53.02	59.24	83.75	43.41	68.39	68.04	74.64	108.30
40	36.90	56.92	55.75	69.77	94.64	47.51	73.01	72.05	83.47	119.52
45	39.31	58.33	56.30	77.57	101.83	49.75	74.76	73.24	89.03	126.06
50	40.63	60.71	61.72	80.88	108.11	50.45	77.79	75.31	95.18	133.92
55	44.33	65.69	64.85	86.08	120.91	55.94	85.58	84.47	104.82	146.04
60	57.08	90.87	87.08	97.87	122.45	70.87	114.45	109.67	129.29	152.89
65	85.11	125.42	116.78	138.77	152.31	104.90	164.29	152.96	181.76	196.22
70	143.19	195.44	182.75	212.78	228.28	179.08	254.16	236.67	275.57	298.21
75	247.46	326.27	304.73	343.56	379.84	320.23	423.16	395.22	452.25	488.75
80	433.05	538.34	487.57	549.69	607.74	560.40	698.22	632.35	723.60	782.01
85	631.01	783.04	700.88	790.18	873.62	816.58	1015.59	909.00	1040.18	1124.13
90	989.82	1207.19	1097.03	1236.81	1367.41	1280.92	1565.70	1422.78	1628.10	1759.51
94	1361.00	1712.91	1523.66	1717.79	1899.18	1761.26	2221.60	1976.09	2261.25	2443.77

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					Lifetime Maximum: 1,825 x Daily Benefit				
	5%		3%	4%	5%	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	44.41	65.02	67.21	75.83	105.78	49.35	74.30	77.81	87.79	125.54
30	45.67	70.60	71.51	80.14	114.36	51.50	79.86	81.98	95.90	130.18
35	46.94	76.19	75.80	84.45	122.94	53.65	85.41	86.14	104.01	134.81
40	51.74	82.55	81.03	101.96	134.98	57.39	92.58	92.50	118.23	147.63
45	54.52	85.67	83.09	115.48	141.72	58.88	96.12	95.23	127.82	154.67
50	58.25	88.44	85.64	116.36	152.81	62.24	99.94	98.05	128.70	159.27
55	61.98	96.21	94.96	117.59	163.84	68.86	110.28	105.14	130.18	172.77
60	81.70	132.13	126.59	141.98	171.83	94.96	150.35	146.48	164.31	189.27
65	115.35	183.76	171.08	203.31	220.89	130.88	204.15	200.20	237.90	258.47
70	199.82	288.96	269.08	313.30	334.55	230.38	325.37	310.47	361.49	386.02
75	361.47	485.80	453.72	514.15	568.44	406.07	556.86	512.85	581.14	642.50
80	632.57	801.57	725.95	822.64	909.50	710.62	918.81	820.56	929.82	1028.00
85	921.74	1165.92	1043.55	1182.55	1307.41	1035.48	1336.46	1179.55	1336.62	1477.75
90	1445.87	1797.47	1633.38	1850.95	2046.38	1624.28	2060.37	1846.25	2092.10	2313.00
94	1988.07	2550.46	2268.59	2570.76	2842.20	2233.39	2923.50	2564.24	2905.70	3212.51

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					Lifetime Maximum: 2,920 x Daily Benefit				
	5%		3%	4%	5%	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	57.88	81.27	81.36	91.79	128.05	60.36	89.29	90.61	101.38	136.75
30	56.84	88.25	87.19	97.73	139.46	61.47	96.28	96.25	106.99	145.76
35	59.28	94.65	92.47	103.64	150.88	64.32	102.99	101.63	112.58	154.78
40	62.99	102.77	99.26	125.82	166.57	68.56	110.66	108.40	129.64	173.48
45	66.46	107.43	101.78	141.94	174.20	71.23	114.28	110.73	141.05	184.62
50	70.54	110.55	105.33	136.12	178.76	73.78	117.54	113.43	141.15	188.09
55	73.14	122.02	113.95	138.59	193.09	80.96	132.84	127.72	157.37	205.76
60	97.16	164.02	157.35	176.47	213.57	106.00	180.00	171.85	191.66	224.10
65	141.97	217.78	216.58	257.42	279.65	156.44	238.60	229.30	274.85	302.87
70	246.83	350.38	334.93	389.99	416.42	274.23	387.00	365.10	422.40	456.30
75	436.58	600.38	552.86	626.49	692.64	482.16	661.26	615.88	685.55	750.95
80	727.45	949.29	845.73	958.38	1059.57	825.51	1070.41	965.99	1074.88	1177.20
85	1060.79	1383.20	1217.76	1379.98	1525.68	1203.28	1558.17	1389.62	1546.29	1693.50
90	1665.49	2131.54	1904.41	2158.07	2385.94	1888.25	2401.73	2174.23	2419.34	2649.66
94	2288.95	3025.00	2645.48	2997.88	3314.42	2595.79	3408.12	3020.01	3360.48	3680.39

Issue Age	Lifetime Maximum: 3,650 x Daily Benefit				
	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	62.85	97.31	99.86	110.96	145.45
30	66.11	104.31	105.32	116.24	152.06
35	69.36	111.32	110.78	121.53	158.67
40	74.13	118.55	117.53	133.46	180.39
45	76.00	121.12	119.67	140.16	195.04
50	77.01	124.52	121.53	146.18	197.42
55	88.79	143.66	141.48	176.15	218.43
60	114.84	195.98	186.35	206.85	234.63
65	170.90	259.43	242.02	292.28	326.10
70	301.64	423.61	395.26	454.81	496.18
75	527.75	722.14	678.91	744.62	809.27
80	923.56	1191.53	1086.25	1191.38	1294.83
85	1345.77	1733.14	1561.48	1712.61	1861.32
90	2111.00	2671.93	2444.06	2680.61	2913.38
94	2902.63	3791.25	3394.53	3723.08	4046.36

GENWORTH LIFE INSURANCE COMPANY

**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					Lifetime Maximum: 1,095 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	39.25	63.17	65.30	80.09	103.52	51.14	80.20	82.89	100.83	126.27
30	41.66	67.92	68.81	82.91	109.06	54.22	86.74	87.84	105.71	133.65
35	44.07	72.67	72.32	85.73	114.60	57.29	93.28	92.80	110.59	141.04
40	52.23	77.45	76.05	92.96	126.84	66.86	99.58	98.28	122.47	158.52
45	58.33	79.19	76.81	96.54	134.12	73.80	101.98	99.91	129.56	169.78
50	61.55	82.82	80.18	114.60	140.61	76.44	106.10	102.74	133.60	182.47
55	67.10	89.60	88.46	122.07	156.29	84.66	116.74	115.22	158.99	197.77
60	81.24	123.96	118.77	144.87	181.65	96.66	156.12	149.60	182.46	235.34
65	120.16	177.06	164.86	194.99	221.32	148.10	231.94	215.94	255.38	277.01
70	195.31	266.59	249.27	291.75	319.58	244.28	346.68	322.84	377.85	417.48
75	270.04	356.04	332.53	417.87	425.40	349.45	461.76	431.28	541.95	639.08
80	472.56	587.47	532.05	668.59	680.64	611.54	761.91	690.05	867.12	1022.53
85	688.59	854.50	764.82	961.10	978.43	891.10	1108.23	991.94	1246.49	1469.89
90	1080.14	1317.35	1197.12	1504.33	1531.45	1397.81	1708.52	1552.61	1951.03	2300.69
94	1485.20	1869.21	1662.66	2089.35	2127.02	1921.99	2424.26	2156.40	2709.77	3195.41

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					Lifetime Maximum: 1,825 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	56.01	88.68	91.67	108.42	140.90	65.36	101.36	106.14	125.17	155.39
30	58.86	96.30	97.54	116.80	149.34	67.94	108.93	111.82	138.83	174.13
35	61.70	103.92	103.40	125.17	157.79	70.52	116.51	117.50	152.50	192.88
40	72.71	111.25	109.24	137.57	177.81	80.50	125.77	124.68	159.14	209.90
45	80.87	114.21	110.79	144.57	190.85	87.34	130.10	126.97	159.55	218.69
50	82.67	120.65	116.80	153.38	208.25	89.34	136.31	133.74	178.07	227.90
55	93.83	131.24	129.52	178.71	221.86	99.30	150.42	143.42	197.89	245.63
60	111.46	180.23	172.68	210.62	262.48	129.54	205.07	199.82	243.70	289.26
65	162.86	259.43	241.52	285.66	311.84	184.77	288.22	282.64	334.28	364.90
70	272.56	394.16	367.04	429.58	456.34	314.24	443.81	423.50	495.66	526.54
75	394.44	530.13	495.12	622.18	675.44	443.12	607.66	559.63	703.26	719.60
80	690.28	874.71	792.19	995.49	1080.71	775.45	1002.64	895.41	1125.22	1151.35
85	1005.83	1272.30	1138.77	1431.01	1553.51	1129.94	1458.39	1287.15	1617.50	1655.07
90	1577.77	1961.47	1782.42	2239.84	2431.59	1772.46	2248.35	2014.66	2531.74	2590.54
94	2169.44	2783.17	2475.59	3110.90	3377.21	2437.13	3190.23	2798.15	3516.30	3597.98

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					Lifetime Maximum: 2,920 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	73.00	110.85	110.97	131.25	170.56	78.13	121.78	123.59	145.40	183.45
30	73.25	120.38	118.93	142.44	182.12	80.57	131.67	131.62	156.72	195.24
35	77.93	129.12	126.15	153.62	193.65	85.24	141.17	139.29	168.04	207.01
40	88.52	138.50	133.82	169.76	219.42	96.61	150.99	147.76	184.23	235.66
45	98.57	143.22	135.72	177.69	234.59	105.66	155.26	150.17	192.42	254.06
50	100.11	150.81	143.67	179.43	243.61	108.02	161.40	155.75	196.37	261.93
55	110.71	166.45	155.42	210.62	261.48	119.37	181.98	174.97	232.64	277.54
60	132.54	223.73	214.64	261.77	326.24	144.60	244.47	233.43	284.69	342.41
65	200.44	307.45	305.76	361.68	394.79	219.00	336.85	323.72	382.89	424.94
70	336.69	477.93	456.85	534.73	568.01	369.27	523.35	494.84	579.17	617.08
75	476.41	655.16	603.31	758.12	823.02	521.70	716.89	666.22	837.19	962.44
80	793.82	1035.90	922.90	1159.74	1259.02	893.03	1160.32	1044.77	1312.88	1511.00
85	1157.56	1509.41	1328.88	1669.92	1812.87	1301.71	1689.05	1502.95	1888.66	2173.58
90	1817.43	2326.02	2078.18	2611.50	2835.06	2042.72	2603.47	2351.55	2955.02	3400.88
94	2497.77	3301.01	2886.87	3627.75	3938.31	2808.14	3694.40	3266.30	4104.53	4723.81

Issue Age	Lifetime Maximum: 3,650 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	83.25	132.72	136.21	159.55	196.34
30	87.90	142.97	144.32	171.01	208.35
35	92.56	153.22	152.43	182.47	220.37
40	104.70	163.47	161.70	198.71	251.89
45	112.74	167.31	164.63	207.15	273.54
50	115.94	171.99	167.83	213.32	280.24
55	128.03	197.51	194.52	254.66	293.60
60	156.65	265.22	252.22	307.61	358.59
65	237.57	366.26	341.68	404.11	455.09
70	401.86	568.76	532.83	623.61	666.16
75	567.00	778.63	729.14	916.26	1101.86
80	992.25	1284.73	1166.63	1466.02	1762.98
85	1445.85	1868.70	1677.03	2107.40	2534.28
90	2268.00	2880.92	2624.92	3298.55	3966.70
94	3118.50	4087.79	3645.72	4581.32	5509.31

GENWORTH LIFE INSURANCE COMPANY

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					Lifetime Maximum: 1,095 x Daily Benefit				
	5%		3%	4%	5%	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	22.04	33.55	35.49	45.84	62.59	30.85	40.69	43.01	54.65	74.93
30	24.68	35.21	36.09	46.72	65.23	32.18	44.01	45.05	56.41	74.93
35	27.32	36.86	36.68	47.60	67.88	33.50	47.32	47.08	58.18	74.93
40	30.98	40.57	39.82	53.50	76.44	38.65	52.17	51.48	66.08	91.15
45	33.42	42.69	41.40	57.29	82.00	42.28	54.98	53.86	71.40	103.80
50	34.53	44.59	52.47	68.76	87.88	42.89	57.77	56.82	77.83	113.82
55	37.67	46.49	54.71	73.16	97.68	47.55	60.57	59.78	83.75	123.61
60	42.06	62.42	59.81	78.85	104.09	49.85	78.63	75.33	99.31	129.96
65	58.90	86.79	80.80	90.59	105.40	72.59	113.69	105.84	118.67	135.78
70	89.50	122.15	114.22	127.59	145.92	111.92	158.85	147.92	165.94	190.61
75	154.67	203.92	190.46	214.72	242.78	200.14	264.47	247.01	282.66	305.47
80	270.66	336.47	304.73	343.56	388.45	350.25	436.38	395.22	452.26	488.75
85	394.40	489.41	438.05	493.86	558.40	510.36	634.74	568.13	650.12	702.58
90	618.66	754.51	685.65	773.00	874.02	800.57	978.55	889.25	1017.59	1099.69
94	850.66	1070.59	952.29	1073.61	1213.92	1100.78	1388.49	1235.07	1413.32	1527.35

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					Lifetime Maximum: 1,825 x Daily Benefit				
	5%		3%	4%	5%	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	30.85	44.98	47.57	61.70	83.75	39.66	51.42	53.85	66.11	88.15
30	34.38	48.85	50.01	64.35	85.95	40.55	55.26	56.73	68.76	88.15
35	37.91	52.71	52.46	67.00	88.15	41.43	59.10	59.61	71.40	88.15
40	42.97	58.29	57.22	74.63	104.47	46.65	65.91	65.31	82.72	112.00
45	46.34	61.58	59.74	79.34	116.69	50.04	70.14	68.45	90.79	131.46
50	49.51	64.84	63.47	85.50	129.90	52.90	74.09	71.43	95.20	135.39
55	52.69	68.09	67.20	92.56	138.66	55.75	78.04	74.41	101.37	146.85
60	57.47	90.77	86.97	114.64	146.05	65.23	103.28	100.63	132.65	149.74
65	79.83	127.15	118.40	132.73	152.85	90.57	141.26	138.54	155.32	178.86
70	124.88	180.60	168.17	190.60	209.10	143.98	203.36	194.04	219.94	241.26
75	225.92	303.62	283.57	321.35	363.36	253.79	348.04	320.53	363.21	410.68
80	395.36	500.98	453.72	514.15	581.37	444.13	574.26	512.84	581.14	657.09
85	576.09	728.70	652.22	739.09	835.72	647.17	835.29	737.21	835.39	944.56
90	903.67	1123.41	1020.86	1156.84	1308.09	1015.16	1287.74	1153.89	1307.57	1478.44
94	1242.55	1594.03	1417.86	1606.73	1816.79	1395.85	1827.20	1602.63	1816.07	2053.40

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					Lifetime Maximum: 2,920 x Daily Benefit				
	5%		3%	4%	5%	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	40.21	56.23	57.58	74.70	101.38	44.35	61.78	63.34	81.42	107.99
30	42.79	61.06	60.98	78.48	104.81	47.84	66.80	67.10	85.52	113.01
35	47.88	65.49	64.00	82.22	108.18	52.59	71.61	70.67	89.59	118.00
40	52.31	72.57	70.10	92.09	128.92	57.24	79.11	77.40	100.22	139.33
45	56.49	77.22	73.18	97.51	143.44	60.54	83.71	80.97	106.50	154.61
50	59.96	81.05	78.07	100.02	151.95	62.50	88.70	86.45	109.95	159.88
55	62.17	86.36	80.64	109.08	163.42	67.03	94.42	90.78	119.77	171.18
60	68.34	112.67	108.10	142.48	181.53	73.62	123.12	117.56	154.96	183.58
65	98.25	150.69	149.88	168.05	193.51	107.34	165.10	158.68	177.91	208.29
70	154.27	218.99	209.33	237.26	260.27	171.40	241.87	228.18	259.86	285.19
75	272.86	375.23	345.54	391.55	442.75	301.36	413.29	384.92	428.47	480.02
80	454.66	593.30	528.58	598.99	677.30	515.95	669.01	603.74	671.80	752.48
85	663.00	864.50	761.10	862.48	975.24	752.06	973.86	868.51	966.43	1082.51
90	1040.94	1332.20	1190.25	1348.80	1525.13	1180.17	1501.08	1358.89	1512.08	1693.69
94	1430.60	1890.61	1653.42	1873.67	2118.63	1622.39	2130.08	1887.50	2100.29	2352.55

Issue Age	Lifetime Maximum: 3,650 x Daily Benefit				
	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	48.48	67.34	69.10	88.15	114.60
30	52.89	72.54	73.22	92.56	121.21
35	57.29	77.73	77.34	96.97	127.82
40	62.16	85.65	84.71	108.35	149.73
45	64.59	90.21	88.76	115.48	165.78
50	65.04	96.35	94.84	119.88	167.81
55	71.88	102.48	100.93	130.46	178.93
60	78.89	133.57	127.03	167.45	185.63
65	116.43	179.51	167.47	187.76	223.07
70	188.52	264.75	247.04	282.46	310.11
75	329.85	451.34	424.31	465.38	517.29
80	577.24	744.71	678.90	744.61	827.67
85	841.12	1083.22	975.92	1070.38	1189.77
90	1319.40	1669.96	1527.53	1675.37	1862.25
94	1814.18	2369.54	2121.57	2326.91	2586.47

GENWORTH LIFE INSURANCE COMPANY

**Table A-1
Future Purchase Options**

FPO Offer	% Load
5% Compounded Annually every 3 years	1.065

**Table A-2
Guaranteed Purchase Options**

GPO Offer	% Load
5% Compounded Annually every 3 years	1.105

GENWORTH LIFE INSURANCE COMPANY

Table B
Limited Pay Factors

(Multiple of Lifetime Pay Rates)

Issue Age	10-Year Premium Payment	To Age 65 Premium Payment
< 25	4.56	1.25
25-29	4.21	1.38
30-34	3.92	1.75
35-39	3.63	2.07
40-44	3.34	2.30
45	3.16	2.40
46	3.10	2.42
47	3.05	2.43
48	3.00	2.45
49	2.93	2.48
50	2.87	2.50
51	2.82	2.51
52	2.76	2.53
53	2.69	2.55
54	2.64	2.56
55	2.58	2.58
56	2.53	
57	2.45	
58	2.37	
59	2.28	
60	2.20	
61	2.15	
62	2.09	
63	2.03	
64	1.99	
65	1.93	
66	1.87	
67	1.81	
68	1.76	
69	1.70	
70	1.64	
71	1.59	
72	1.54	
73	1.48	
74	1.43	
75	1.37	
76	1.31	
77	1.25	
78	1.20	
79	1.14	
80	1.08	
81 and over	1.04	

GENWORTH LIFE INSURANCE COMPANY

Table C-1

Service Day Elimination Period

(% Change to 90 Day Service Day EP)

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

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

GENWORTH LIFE INSURANCE COMPANY

Table D-1

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

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	1.6%	1.6%	1.6%	1.6%	1.6%
25-29	1.6%	1.6%	1.6%	1.6%	1.6%
30-34	1.6%	1.6%	1.6%	1.6%	1.6%
35-39	1.6%	1.6%	1.6%	1.6%	1.6%
40-44	1.6%	1.6%	1.6%	1.6%	1.6%
45-49	1.6%	1.6%	1.6%	1.6%	1.6%
50-54	2.4%	2.4%	2.4%	2.4%	2.4%
55-59	2.4%	2.4%	2.4%	2.4%	2.4%
60-64	2.8%	2.8%	2.8%	2.8%	2.8%
65-69	2.8%	2.8%	2.8%	2.8%	2.8%
70-74	2.8%	2.8%	2.8%	2.8%	2.8%
75-79	2.8%	2.8%	2.8%	2.8%	2.8%
80-84	2.8%	2.8%	2.8%	2.8%	2.8%
85-89	2.8%	2.8%	2.8%	2.8%	2.8%
90-94	2.8%	2.8%	2.8%	2.8%	2.8%

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

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	1.8%	1.8%	1.8%	1.8%	1.8%
25-29	1.8%	1.8%	1.8%	1.8%	1.8%
30-34	1.8%	1.8%	1.8%	1.8%	1.8%
35-39	1.8%	1.8%	1.8%	1.8%	1.8%
40-44	1.8%	1.8%	1.8%	1.8%	1.8%
45-49	1.8%	1.8%	1.8%	1.8%	1.8%
50-54	2.7%	2.7%	2.7%	2.7%	2.7%
55-59	2.7%	2.7%	2.7%	2.7%	2.7%
60-64	3.1%	3.1%	3.1%	3.1%	3.1%
65-69	3.1%	3.1%	3.1%	3.1%	3.1%
70-74	3.1%	3.1%	3.1%	3.1%	3.1%
75-79	3.1%	3.1%	3.1%	3.1%	3.1%
80-84	3.1%	3.1%	3.1%	3.1%	3.1%
85-89	3.1%	3.1%	3.1%	3.1%	3.1%
90-94	3.1%	3.1%	3.1%	3.1%	3.1%

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

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	2.0%	2.0%	2.0%	2.0%	2.0%
25-29	2.0%	2.0%	2.0%	2.0%	2.0%
30-34	2.0%	2.0%	2.0%	2.0%	2.0%
35-39	2.0%	2.0%	2.0%	2.0%	2.0%
40-44	2.0%	2.0%	2.0%	2.0%	2.0%
45-49	2.0%	2.0%	2.0%	2.0%	2.0%
50-54	3.0%	3.0%	3.0%	3.0%	3.0%
55-59	3.0%	3.0%	3.0%	3.0%	3.0%
60-64	3.5%	3.5%	3.5%	3.5%	3.5%
65-69	3.5%	3.5%	3.5%	3.5%	3.5%
70-74	3.5%	3.5%	3.5%	3.5%	3.5%
75-79	3.5%	3.5%	3.5%	3.5%	3.5%
80-84	3.5%	3.5%	3.5%	3.5%	3.5%
85-89	3.5%	3.5%	3.5%	3.5%	3.5%
90-94	3.5%	3.5%	3.5%	3.5%	3.5%

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

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	2.5%	2.5%	2.5%	2.5%	2.5%
25-29	2.5%	2.5%	2.5%	2.5%	2.5%
30-34	2.5%	2.5%	2.5%	2.5%	2.5%
35-39	2.5%	2.5%	2.5%	2.5%	2.5%
40-44	2.5%	2.5%	2.5%	2.5%	2.5%
45-49	2.5%	2.5%	2.5%	2.5%	2.5%
50-54	3.7%	3.7%	3.7%	3.7%	3.7%
55-59	3.7%	3.7%	3.7%	3.7%	3.7%
60-64	4.3%	4.3%	4.3%	4.3%	4.3%
65-69	4.3%	4.3%	4.3%	4.3%	4.3%
70-74	4.3%	4.3%	4.3%	4.3%	4.3%
75-79	4.3%	4.3%	4.3%	4.3%	4.3%
80-84	4.3%	4.3%	4.3%	4.3%	4.3%
85-89	4.3%	4.3%	4.3%	4.3%	4.3%
90-94	4.3%	4.3%	4.3%	4.3%	4.3%

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

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	5.0%	5.0%	5.0%	5.0%	5.0%
25-29	5.0%	5.0%	5.0%	5.0%	5.0%
30-34	5.0%	5.0%	5.0%	5.0%	5.0%
35-39	5.0%	5.0%	5.0%	5.0%	5.0%
40-44	5.0%	5.0%	5.0%	5.0%	5.0%
45-49	5.0%	5.0%	5.0%	5.0%	5.0%
50-54	7.4%	7.4%	7.4%	7.4%	7.4%
55-59	7.4%	7.4%	7.4%	7.4%	7.4%
60-64	8.7%	8.7%	8.7%	8.7%	8.7%
65-69	8.7%	8.7%	8.7%	8.7%	8.7%
70-74	8.7%	8.7%	8.7%	8.7%	8.7%
75-79	8.7%	8.7%	8.7%	8.7%	8.7%
80-84	8.7%	8.7%	8.7%	8.7%	8.7%
85-89	8.7%	8.7%	8.7%	8.7%	8.7%
90-94	8.7%	8.7%	8.7%	8.7%	8.7%

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Table D-2
50% Home & Community Care Care

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	-4.0%	-4.0%	-4.0%	-4.0%	-4.0%
25-29	-4.0%	-4.0%	-4.0%	-4.0%	-4.0%
30-34	-4.0%	-4.0%	-4.0%	-4.0%	-4.0%
35-39	-4.0%	-4.0%	-4.0%	-4.0%	-4.0%
40-44	-5.0%	-5.0%	-4.0%	-4.0%	-4.0%
45-49	-5.0%	-5.0%	-4.0%	-4.0%	-4.0%
50-54	-6.0%	-6.0%	-4.0%	-4.0%	-4.0%
55-59	-8.0%	-6.0%	-4.0%	-4.0%	-4.0%
60-64	-9.0%	-6.0%	-5.0%	-5.0%	-5.0%
65-69	-9.0%	-6.0%	-5.0%	-5.0%	-5.0%
70-74	-9.0%	-6.0%	-5.0%	-5.0%	-5.0%
75-79	-9.0%	-6.0%	-6.0%	-6.0%	-6.0%
80-84	-9.0%	-7.0%	-7.0%	-7.0%	-7.0%
85-89	-9.0%	-7.0%	-7.0%	-7.0%	-7.0%
90-94	-9.0%	-7.0%	-7.0%	-7.0%	-7.0%

60% Home & Community Care Care

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%
25-29	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%
30-34	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%
35-39	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%
40-44	-4.0%	-4.0%	-3.0%	-3.0%	-3.0%
45-49	-4.0%	-4.0%	-3.0%	-3.0%	-3.0%
50-54	-5.0%	-5.0%	-3.0%	-3.0%	-3.0%
55-59	-6.5%	-5.0%	-3.0%	-3.0%	-3.0%
60-64	-7.0%	-5.0%	-4.0%	-4.0%	-4.0%
65-69	-7.0%	-5.0%	-4.0%	-4.0%	-4.0%
70-74	-7.0%	-5.0%	-4.0%	-4.0%	-4.0%
75-79	-7.0%	-5.0%	-5.0%	-5.0%	-5.0%
80-84	-7.0%	-5.5%	-5.5%	-5.5%	-5.5%
85-89	-7.0%	-5.5%	-5.5%	-5.5%	-5.5%
90-94	-7.0%	-5.5%	-5.5%	-5.5%	-5.5%

75% Home & Community Care Care

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	-2.0%	-2.0%	-2.0%	-2.0%	-2.0%
25-29	-2.0%	-2.0%	-2.0%	-2.0%	-2.0%
30-34	-2.0%	-2.0%	-2.0%	-2.0%	-2.0%
35-39	-2.0%	-2.0%	-2.0%	-2.0%	-2.0%
40-44	-2.5%	-2.5%	-2.0%	-2.0%	-2.0%
45-49	-2.5%	-2.5%	-2.0%	-2.0%	-2.0%
50-54	-3.0%	-3.0%	-2.0%	-2.0%	-2.0%
55-59	-4.0%	-3.0%	-2.0%	-2.0%	-2.0%
60-64	-4.5%	-3.0%	-2.5%	-2.5%	-2.5%
65-69	-4.5%	-3.0%	-2.5%	-2.5%	-2.5%
70-74	-4.5%	-3.0%	-2.5%	-2.5%	-2.5%
75-79	-4.5%	-3.0%	-3.0%	-3.0%	-3.0%
80-84	-4.5%	-3.5%	-3.5%	-3.5%	-3.5%
85-89	-4.5%	-3.5%	-3.5%	-3.5%	-3.5%
90-94	-4.5%	-3.5%	-3.5%	-3.5%	-3.5%

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Table D-3
50% Assisted Living Facility

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	-6.5%	-3.5%	-6.4%	-3.5%	-3.5%
25-29	-6.5%	-3.5%	-6.4%	-3.5%	-3.5%
30-34	-6.8%	-3.7%	-6.6%	-3.7%	-3.7%
35-39	-7.0%	-4.0%	-6.8%	-4.0%	-4.0%
40-44	-7.2%	-4.2%	-7.1%	-4.2%	-4.2%
45-49	-7.5%	-4.4%	-7.3%	-4.4%	-4.4%
50-54	-7.9%	-4.9%	-7.8%	-4.9%	-4.9%
55-59	-8.6%	-5.3%	-8.4%	-5.3%	-5.3%
60-64	-9.3%	-5.7%	-9.1%	-5.7%	-5.7%
65-69	-10.0%	-6.2%	-9.7%	-6.2%	-6.2%
70-74	-10.7%	-6.7%	-10.3%	-6.7%	-6.7%
75-79	-11.0%	-7.0%	-10.6%	-7.0%	-7.0%
80-84	-11.4%	-7.4%	-10.9%	-7.4%	-7.4%
85-89	-11.7%	-7.7%	-11.2%	-7.7%	-7.7%
90-94	-12.0%	-8.0%	-11.5%	-8.0%	-8.0%

60% Assisted Living Facility

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	-4.7%	-1.8%	-4.5%	-1.8%	-1.8%
25-29	-4.7%	-1.8%	-4.5%	-1.8%	-1.8%
30-34	-4.9%	-2.1%	-4.7%	-2.1%	-2.1%
35-39	-5.2%	-2.3%	-5.0%	-2.3%	-2.3%
40-44	-5.4%	-2.6%	-5.2%	-2.6%	-2.6%
45-49	-5.7%	-2.8%	-5.4%	-2.8%	-2.8%
50-54	-6.1%	-3.3%	-5.9%	-3.3%	-3.3%
55-59	-6.7%	-3.4%	-6.4%	-3.4%	-3.4%
60-64	-7.2%	-3.5%	-6.9%	-3.5%	-3.5%
65-69	-7.7%	-3.6%	-7.3%	-3.6%	-3.6%
70-74	-8.3%	-3.7%	-7.8%	-3.7%	-3.7%
75-79	-8.7%	-3.9%	-8.1%	-3.9%	-3.9%
80-84	-9.1%	-4.1%	-8.4%	-4.1%	-4.1%
85-89	-9.6%	-4.3%	-8.7%	-4.3%	-4.3%
90-94	-10.0%	-4.5%	-9.0%	-4.5%	-4.5%

75% Assisted Living Facility

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	-1.9%	-1.5%	-1.7%	-1.5%	-1.5%
25-29	-1.9%	-1.5%	-1.7%	-1.5%	-1.5%
30-34	-2.2%	-1.6%	-1.9%	-1.6%	-1.6%
35-39	-2.4%	-1.6%	-2.2%	-1.6%	-1.6%
40-44	-2.7%	-1.6%	-2.4%	-1.6%	-1.6%
45-49	-2.9%	-1.6%	-2.6%	-1.6%	-1.6%
50-54	-3.4%	-1.7%	-3.1%	-1.7%	-1.7%
55-59	-3.7%	-1.8%	-3.4%	-1.8%	-1.8%
60-64	-4.0%	-1.9%	-3.6%	-1.9%	-1.9%
65-69	-4.3%	-2.0%	-3.8%	-2.0%	-2.0%
70-74	-4.6%	-2.2%	-4.0%	-2.2%	-2.2%
75-79	-4.8%	-2.3%	-4.1%	-2.3%	-2.3%
80-84	-5.0%	-2.4%	-4.3%	-2.4%	-2.4%
85-89	-5.3%	-2.4%	-4.4%	-2.4%	-2.4%
90-94	-5.5%	-2.5%	-4.5%	-2.5%	-2.5%

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Table E-1

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

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

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All ages	4.6%	9.5%	3.4%	3.4%	3.4%

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

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

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All ages	7.4%	9.5%	5.8%	5.8%	5.8%

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

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

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All ages	9.5%	9.5%	7.5%	7.5%	7.5%

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

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

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All ages	17.9%	9.5%	13.7%	13.7%	13.7%

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

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

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All ages	27.8%	9.5%	24.2%	24.2%	24.2%

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Table E-2 (% Increase to Base Rate)
Monthly Benefits

All Issue ages 6.0%

Table E-3 (% Increase to Base Rate)
Transition Benefit

(Benefit up to 5 times the Daily Benefit or 20% of the Monthly Benefit)

All Issue ages 4.0%

Table E-4
10 Year Return of Premium on Death Benefit

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	23.0%	23.0%	23.0%	23.0%	23.0%
25-29	23.0%	23.0%	23.0%	23.0%	23.0%
30-34	23.0%	23.0%	23.0%	23.0%	23.0%
35-39	23.0%	23.0%	23.0%	23.0%	23.0%
40-44	23.0%	23.0%	23.0%	23.0%	23.0%
45-49	23.0%	23.0%	23.0%	23.0%	23.0%
50-54	28.0%	28.0%	28.0%	28.0%	28.0%
55-59	34.0%	34.0%	34.0%	34.0%	34.0%
60-64	39.0%	39.0%	39.0%	39.0%	39.0%
65-69	46.0%	46.0%	46.0%	46.0%	46.0%
70-74	58.0%	58.0%	58.0%	58.0%	58.0%
75-79	58.0%	58.0%	58.0%	58.0%	58.0%
80-84	58.0%	58.0%	58.0%	58.0%	58.0%
85-89	58.0%	58.0%	58.0%	58.0%	58.0%
90-94	58.0%	58.0%	58.0%	58.0%	58.0%

Table E-5
Graded Return of Premium on Death Benefit

Issue Age	
18-64	8%
65+	N/A

Table E-6 (% Increase to Base Rate)
10-Year Survivorship Rider

All Issue ages 12.0%

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Table E-7
Restoration of Benefits (% Increase to Base Rate)

Issue Age	Lifetime Maximum		730 x Daily Benefit			Lifetime Maximum		1,095 x Daily Benefit		
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All ages	11.0%	9.0%	8.0%	8.0%	8.0%	9.0%	8.0%	7.0%	7.0%	7.0%

Issue Age	Lifetime Maximum		1,460 x Daily Benefit			Lifetime Maximum		1,825 x Daily Benefit		
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All ages	7.0%	6.0%	5.0%	5.0%	5.0%	7.0%	6.0%	5.0%	5.0%	5.0%

Issue Age	Lifetime Maximum		2,190 x Daily Benefit			Lifetime Maximum		2,920 x Daily Benefit		
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All ages	7.0%	6.0%	5.0%	5.0%	5.0%	6.0%	4.0%	4.0%	4.0%	4.0%

Issue Age	Lifetime Maximum		3,650 x Daily Benefit		
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All ages	6.0%	4.0%	4.0%	4.0%	4.0%

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Table E-8

Nonforfeiture Benefit

(% Increase to Base Rate)

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	30.0%	30.0%	30.0%	30.0%	30.0%
25-29	29.0%	29.0%	29.0%	29.0%	29.0%
30-34	28.0%	28.0%	28.0%	28.0%	28.0%
35-39	27.0%	27.0%	27.0%	27.0%	27.0%
40-44	26.0%	26.0%	26.0%	26.0%	26.0%
45-49	25.0%	25.0%	25.0%	25.0%	25.0%
50-54	24.0%	24.0%	24.0%	24.0%	24.0%
55-59	23.0%	23.0%	23.0%	23.0%	23.0%
60-64	22.0%	22.0%	22.0%	22.0%	22.0%
65-69	21.0%	21.0%	21.0%	21.0%	21.0%
70-74	20.0%	20.0%	20.0%	20.0%	20.0%
75-79	19.0%	19.0%	19.0%	19.0%	19.0%
80-84	18.0%	18.0%	18.0%	18.0%	18.0%
85-89	17.0%	17.0%	17.0%	17.0%	17.0%
90-94	16.0%	16.0%	16.0%	16.0%	16.0%

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Table E-9

Shared Benefit Rider

(% Increase to Base Rate)

Issue Age	Lifetime Maximum: 730 x Daily Benefit					Lifetime Maximum: 1,095 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	6.0%	6.0%	6.0%	6.0%	6.0%	5.0%	5.0%	5.0%	5.0%	5.0%
25-29	8.0%	8.0%	8.0%	8.0%	8.0%	6.0%	6.0%	6.0%	6.0%	6.0%
30-34	10.0%	10.0%	10.0%	10.0%	10.0%	7.0%	7.0%	7.0%	7.0%	7.0%
35-39	12.0%	12.0%	12.0%	12.0%	12.0%	9.0%	9.0%	9.0%	9.0%	9.0%
40-44	14.0%	14.0%	14.0%	14.0%	14.0%	11.0%	11.0%	11.0%	11.0%	11.0%
45-49	20.0%	20.0%	20.0%	20.0%	20.0%	13.0%	13.0%	13.0%	13.0%	13.0%
50-54	22.0%	22.0%	22.0%	22.0%	22.0%	15.0%	15.0%	15.0%	15.0%	15.0%
55-59	22.0%	22.0%	22.0%	22.0%	22.0%	16.0%	16.0%	16.0%	16.0%	16.0%
60-64	22.0%	22.0%	22.0%	22.0%	22.0%	16.0%	16.0%	16.0%	16.0%	16.0%
65-69	25.0%	25.0%	25.0%	25.0%	25.0%	18.0%	18.0%	18.0%	18.0%	18.0%
70-74	28.0%	28.0%	28.0%	28.0%	28.0%	20.0%	20.0%	20.0%	20.0%	20.0%
75-79	28.0%	28.0%	28.0%	28.0%	28.0%	20.0%	20.0%	20.0%	20.0%	20.0%
80-84	28.0%	28.0%	28.0%	28.0%	28.0%	20.0%	20.0%	20.0%	20.0%	20.0%
85-89	28.0%	28.0%	28.0%	28.0%	28.0%	20.0%	20.0%	20.0%	20.0%	20.0%
90-94	28.0%	28.0%	28.0%	28.0%	28.0%	20.0%	20.0%	20.0%	20.0%	20.0%

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					Lifetime Maximum: 1,825 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
25-29	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%
30-34	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
35-39	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%
40-44	7.0%	7.0%	7.0%	7.0%	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%	10.0%	10.0%	10.0%	10.0%
50-54	14.0%	14.0%	14.0%	14.0%	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%	14.0%	14.0%	14.0%	14.0%
60-64	14.0%	14.0%	14.0%	14.0%	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%	14.0%	14.0%	14.0%	14.0%
70-74	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
75-79	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
80-84	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
85-89	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
90-94	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					Lifetime Maximum: 2,920 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
25-29	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%
30-34	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
35-39	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%
40-44	7.0%	7.0%	7.0%	7.0%	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%	10.0%	10.0%	10.0%	10.0%
50-54	12.0%	12.0%	12.0%	12.0%	12.0%	10.0%	10.0%	10.0%	10.0%	10.0%
55-59	12.0%	12.0%	12.0%	12.0%	12.0%	10.0%	10.0%	10.0%	10.0%	10.0%
60-64	12.0%	12.0%	12.0%	12.0%	12.0%	10.0%	10.0%	10.0%	10.0%	10.0%
65-69	12.0%	12.0%	12.0%	12.0%	12.0%	10.0%	10.0%	10.0%	10.0%	10.0%
70-74	12.0%	12.0%	12.0%	12.0%	12.0%	10.0%	10.0%	10.0%	10.0%	10.0%
75-79	12.0%	12.0%	12.0%	12.0%	12.0%	10.0%	10.0%	10.0%	10.0%	10.0%
80-84	12.0%	12.0%	12.0%	12.0%	12.0%	10.0%	10.0%	10.0%	10.0%	10.0%
85-89	12.0%	12.0%	12.0%	12.0%	12.0%	10.0%	10.0%	10.0%	10.0%	10.0%
90-94	12.0%	12.0%	12.0%	12.0%	12.0%	10.0%	10.0%	10.0%	10.0%	10.0%

Issue Age	Lifetime Maximum: 3,650 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	4.0%	4.0%	4.0%	4.0%	4.0%
25-29	4.5%	4.5%	4.5%	4.5%	4.5%
30-34	5.0%	5.0%	5.0%	5.0%	5.0%
35-39	6.0%	6.0%	6.0%	6.0%	6.0%
40-44	7.0%	7.0%	7.0%	7.0%	7.0%
45-49	10.0%	10.0%	10.0%	10.0%	10.0%
50-54	10.0%	10.0%	10.0%	10.0%	10.0%
55-59	10.0%	10.0%	10.0%	10.0%	10.0%
60-64	10.0%	10.0%	10.0%	10.0%	10.0%
65-69	10.0%	10.0%	10.0%	10.0%	10.0%
70-74	10.0%	10.0%	10.0%	10.0%	10.0%
75-79	10.0%	10.0%	10.0%	10.0%	10.0%
80-84	10.0%	10.0%	10.0%	10.0%	10.0%
85-89	10.0%	10.0%	10.0%	10.0%	10.0%
90-94	10.0%	10.0%	10.0%	10.0%	10.0%

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Table E-10

Shared Benefit Rider with Joint Waiver Rider

(% Increase to Base Rate)

Issue Age	Lifetime Maximum: 730 x Daily Benefit					Lifetime Maximum: 1,095 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	8.0%	8.0%	8.0%	8.0%	8.0%	7.0%	7.0%	7.0%	7.0%	7.0%
25-29	10.0%	10.0%	10.0%	10.0%	10.0%	8.0%	8.0%	8.0%	8.0%	8.0%
30-34	12.0%	12.0%	12.0%	12.0%	12.0%	9.0%	9.0%	9.0%	9.0%	9.0%
35-39	14.0%	14.0%	14.0%	14.0%	14.0%	11.0%	11.0%	11.0%	11.0%	11.0%
40-44	16.0%	16.0%	16.0%	16.0%	16.0%	13.0%	13.0%	13.0%	13.0%	13.0%
45-49	22.0%	22.0%	22.0%	22.0%	22.0%	15.0%	15.0%	15.0%	15.0%	15.0%
50-54	24.0%	24.0%	24.0%	24.0%	24.0%	17.0%	17.0%	17.0%	17.0%	17.0%
55-59	24.0%	24.0%	24.0%	24.0%	24.0%	18.0%	18.0%	18.0%	18.0%	18.0%
60-64	24.0%	24.0%	24.0%	24.0%	24.0%	18.0%	18.0%	18.0%	18.0%	18.0%
65-69	27.0%	27.0%	27.0%	27.0%	27.0%	20.0%	20.0%	20.0%	20.0%	20.0%
70-74	30.0%	30.0%	30.0%	30.0%	30.0%	22.0%	22.0%	22.0%	22.0%	22.0%
75-79	30.0%	30.0%	30.0%	30.0%	30.0%	22.0%	22.0%	22.0%	22.0%	22.0%
80-84	30.0%	30.0%	30.0%	30.0%	30.0%	22.0%	22.0%	22.0%	22.0%	22.0%
85-89	30.0%	30.0%	30.0%	30.0%	30.0%	22.0%	22.0%	22.0%	22.0%	22.0%
90-94	30.0%	30.0%	30.0%	30.0%	30.0%	22.0%	22.0%	22.0%	22.0%	22.0%

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					Lifetime Maximum: 1,825 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%
25-29	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%
30-34	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%
35-39	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%
40-44	9.0%	9.0%	9.0%	9.0%	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%	12.0%	12.0%	12.0%	12.0%
50-54	16.0%	16.0%	16.0%	16.0%	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%	16.0%	16.0%	16.0%	16.0%
60-64	16.0%	16.0%	16.0%	16.0%	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%	16.0%	16.0%	16.0%	16.0%
70-74	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
75-79	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
80-84	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
85-89	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
90-94	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					Lifetime Maximum: 2,920 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%
25-29	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%
30-34	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%
35-39	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%
40-44	9.0%	9.0%	9.0%	9.0%	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%	12.0%	12.0%	12.0%	12.0%
50-54	14.0%	14.0%	14.0%	14.0%	14.0%	12.0%	12.0%	12.0%	12.0%	12.0%
55-59	14.0%	14.0%	14.0%	14.0%	14.0%	12.0%	12.0%	12.0%	12.0%	12.0%
60-64	14.0%	14.0%	14.0%	14.0%	14.0%	12.0%	12.0%	12.0%	12.0%	12.0%
65-69	14.0%	14.0%	14.0%	14.0%	14.0%	12.0%	12.0%	12.0%	12.0%	12.0%
70-74	14.0%	14.0%	14.0%	14.0%	14.0%	12.0%	12.0%	12.0%	12.0%	12.0%
75-79	14.0%	14.0%	14.0%	14.0%	14.0%	12.0%	12.0%	12.0%	12.0%	12.0%
80-84	14.0%	14.0%	14.0%	14.0%	14.0%	12.0%	12.0%	12.0%	12.0%	12.0%
85-89	14.0%	14.0%	14.0%	14.0%	14.0%	12.0%	12.0%	12.0%	12.0%	12.0%
90-94	14.0%	14.0%	14.0%	14.0%	14.0%	12.0%	12.0%	12.0%	12.0%	12.0%

Issue Age	Lifetime Maximum: 3,650 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	6.0%	6.0%	6.0%	6.0%	6.0%
25-29	6.5%	6.5%	6.5%	6.5%	6.5%
30-34	7.0%	7.0%	7.0%	7.0%	7.0%
35-39	8.0%	8.0%	8.0%	8.0%	8.0%
40-44	9.0%	9.0%	9.0%	9.0%	9.0%
45-49	12.0%	12.0%	12.0%	12.0%	12.0%
50-54	12.0%	12.0%	12.0%	12.0%	12.0%
55-59	12.0%	12.0%	12.0%	12.0%	12.0%
60-64	12.0%	12.0%	12.0%	12.0%	12.0%
65-69	12.0%	12.0%	12.0%	12.0%	12.0%
70-74	12.0%	12.0%	12.0%	12.0%	12.0%
75-79	12.0%	12.0%	12.0%	12.0%	12.0%
80-84	12.0%	12.0%	12.0%	12.0%	12.0%
85-89	12.0%	12.0%	12.0%	12.0%	12.0%
90-94	12.0%	12.0%	12.0%	12.0%	12.0%

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Table E-11 (% Increase to Base Rate)
7-Year Enhanced Benefit Rider

All Issue ages 16.0%

Table F
Adjustments to annual premium rates when alternative billing frequencies are used

Mode	Factor
Annual	0.97087 to 1.00000
Semi-Annually	0.49515 to 0.51000
Quarterly	0.25 to 0.26000
Monthly & Others	0.08333 to 0.09000

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

Table G-1 (% Increase to Base Rate)
Informal Care Benefit
(Benefit up to 25% of Daily Benefit or 1% of Monthly Benefit for no more than 30 days per calendar year)

All Issue ages 3% (subject to the Elimination Period unless stated in Schedule Page)

Table G-2
Rate Guarantee

Rate Guarantee Period	Certificate Level	Policy Level
0 to 3 Years	1.00	1.00
4 Years	1.02	1.00
5 Years	1.04	1.00
6 Years	Not Available	1.02
7 Years	Not Available	1.04
8 Years	Not Available	1.06
9 Years	Not Available	1.08
10 Years	Not Available	1.10

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Table H
Adjustments for Alternative Flat Commission Levels (or actuarial equivalent)

Commission %	Factor
0%	0.825
1%	0.835
2%	0.845
3%	0.855
4%	0.865
5%	0.875
6%	0.888
7%	0.901
8%	0.914
9%	0.927
10%	0.940
11%	0.952
12%	0.964
13%	0.976
14%	0.988
15%	1.000
16%	1.018
17%	1.036
18%	1.054
19%	1.072
20%	1.090
21%	1.108
22%	1.126
23%	1.144
24%	1.162
25%	1.180
Factor	
0.65 to 1.50	

Table I
Group Underwriting Factor

(Multiple of Base Rates)

Table J
Expense Adjustment Factor

(Multiple of Base Rates)

Factor
0.65 to 1.50

Table K
Area Factor

Area	Rating Factor
California Florida	1.00 - 1.50
North Dakota South Dakota	1.00 - 1.20

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Oregon	
All Other States	1.00

The Area Factor will be applied based upon the Residence state of the applicants.

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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 groups with 4 or more actively at work employees/members 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.

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

LONG TERM CARE INSURANCE POLICY**Policy Form Series: 8011****August 2012****Premium Rates**Table A

The Base premium rate table varies by Benefit Period, Benefit Increase Option, Underwriting Class, Marital Class, and Issue Age. These 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
- International Coverage Benefit
- Waiver of Premium Benefit
- Contingent Nonforfeiture Benefit

Rates in the base tables have been provided for issue ages 25, 30, 35, 40, 45, 50, 55, 60, 65, 70, 75, 80, 85, 90 and 94. 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, 2190, 2920, and 3650. 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.

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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-1 and A-2

These two tables of factors convert base rates from No Bio to either FPO or GPO. The factors are applied directly to the No Bio Base Rates found in Tables 1-12.

Table B

This table of factors converts rates from Lifetime Pay to either 10-Pay or Pay-to-65. Factors vary by Issue Age.

Table C

Table C converts 90 Service Day Elimination Period (EP) rates to 0, 30, 60, 180 or 365 Service Day EP rates.

Table D-1 to D-3

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

Table E-1 to E-11

These tables contain factors for other benefit options and riders available through the policy.

Table F

This table contains modal factors for different billing frequencies.

Table G-1 to G-2

These tables contain factors for other benefit options and riders.

Table H

Rates for groups with simplified underwriting include a 15% level commission. This table contains adjustment factors for alternative commission levels.

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Table I

This is a Group Underwriting Factor to account for unique characteristics of a given group.

Table J

This is an Expense Adjustment Factor to account for group specific expenses.

Table K

This table contains the Area Factor that will be applied based upon the Residence state of the applicants.

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Rate Calculation Example

Issue Age: 60

Benefit Period: 1,095 Day

5% 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	144.40
1a	If BIO is FPO or GPO use the No Bio Base Rate and apply A-1 or A-2 Factor	1.000
2	Premium payment term is Lifetime.	1.00
3	Result: Step 1 x Step 1a x Step 2	144.40
4	Elimination Period is 60 Service Days. Factor from Table C-1	10%
5	Result: Step 3 x (1 + Step 4)	158.84
6	Plan Options and Features (Tables D-1 to D-3)	
	60% Home & Community Care. Factor from Table D-2	-4.0%
	75% Assisted Living Facility Coverage. Factor from Table D-3	-1.9%
	Sum of factors for Tables D-1 to D-3	-5.9%
7	Result: Step 5 x (1 + sum of factors from Step 6)	149.46844
8	Optional Benefits (Tables E-1 to E-10)	
	0-Day elimination period for Home Care. Factor from Table E-1	5.8%
	Restoration of Benefits. Factor from Table E-7	7.0%
	Nonforfeiture Benefit. Factor from Table E-8	22.0%
	Sum of factors for Tables E-1 to E-10	34.8%
9	Result: Step 7 x (1 + sum of factors from step 8)	201.483457
10	\$200 Daily Benefit i.e. 20 “units” of daily benefit	20
11	Result: Step 9 x Step 10	4029.6691
12	Premiums payable semi-annually. Factor from Table F	0.51
13	Result: Step 11 x Step 12	\$2,055.13
14	Apply Discount Factors if Applicable	\$2,055.13

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**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			Lifetime Maximum:		1,095 x Daily Benefit		
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	60.81	100.59	103.98	128.83	146.44	81.43	127.72	132.00	163.56	178.45
30	66.29	108.16	109.58	135.77	152.28	87.86	138.14	139.90	173.34	188.81
35	71.76	115.73	115.17	142.70	158.11	94.29	148.55	147.80	183.12	199.17
40	77.13	123.33	121.11	149.74	184.38	100.48	158.58	156.52	193.74	228.63
45	79.48	126.10	122.30	150.91	203.41	102.73	162.40	159.10	196.77	249.13
50	85.08	131.89	127.69	157.97	220.00	107.77	168.98	163.60	202.84	276.66
55	95.48	142.68	140.86	185.57	241.69	121.81	185.91	183.49	240.07	302.71
60	123.98	197.40	189.15	222.70	263.18	153.94	248.62	238.23	283.74	335.49
65	189.74	279.60	260.34	304.62	339.54	233.88	366.26	340.99	397.39	437.44
70	311.04	424.53	396.97	450.09	505.68	389.00	552.09	514.11	583.61	660.62
75	456.66	602.10	562.35	682.75	969.62	590.95	780.90	729.33	885.48	1223.50
80	799.16	993.47	899.76	1092.40	1551.39	1034.16	1288.49	1166.93	1416.77	1957.60
85	1164.48	1445.04	1293.41	1570.33	2230.13	1506.92	1874.16	1677.46	2036.60	2814.05
90	1826.64	2227.77	2024.46	2457.90	3490.63	2363.80	2889.33	2625.59	3187.73	4404.60
94	2511.63	3161.03	2811.75	3413.75	4848.10	3250.23	4099.73	3646.65	4427.40	6117.50

Issue Age	Lifetime Maximum:		1,460 x Daily Benefit			Lifetime Maximum:		1,825 x Daily Benefit		
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	89.21	141.22	145.99	180.88	199.12	104.09	161.41	169.02	209.42	224.19
30	95.59	153.35	155.33	192.45	212.21	110.31	173.47	178.06	220.62	240.11
35	101.96	165.48	164.66	204.02	225.30	116.53	185.53	187.10	231.82	256.03
40	109.42	177.16	173.96	215.54	257.74	124.54	200.28	198.55	245.15	287.37
45	112.59	181.89	176.43	218.61	280.07	127.67	207.18	202.21	248.87	307.45
50	116.55	192.12	186.00	230.85	315.74	132.28	217.08	212.97	261.36	329.08
55	134.99	208.99	206.26	269.74	339.59	146.21	239.54	228.38	298.64	366.16
60	177.48	287.01	274.99	323.67	374.16	206.27	326.58	318.20	374.53	417.20
65	257.17	409.67	381.41	444.94	492.43	291.77	455.13	446.32	520.65	576.23
70	434.04	627.68	584.49	665.18	726.70	500.43	706.75	674.41	767.52	838.50
75	667.05	896.51	837.30	1016.55	1433.98	749.36	1027.63	946.40	1149.02	1624.30
80	1167.34	1479.24	1339.68	1626.48	2294.37	1311.38	1695.59	1514.24	1838.43	2598.88
85	1700.98	2151.62	1925.79	2338.07	3298.15	1910.87	2466.31	2176.72	2642.75	3735.89
90	2668.20	3317.09	3014.28	3659.58	5162.33	2997.44	3802.23	3407.04	4136.47	5847.48
94	3668.78	4706.68	4186.50	5082.75	7169.90	4121.48	5395.06	4732.00	5745.10	8121.50

Issue Age	Lifetime Maximum:		2,190 x Daily Benefit			Lifetime Maximum:		2,920 x Daily Benefit		
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	116.28	176.53	176.72	218.97	241.04	124.43	193.94	196.82	243.86	262.16
30	118.96	191.69	189.39	234.70	258.79	130.29	209.55	209.48	259.74	281.56
35	128.77	205.60	200.89	250.39	276.50	139.72	224.52	221.56	275.59	300.95
40	133.21	220.56	213.10	265.98	318.06	146.92	240.09	235.03	292.52	340.69
45	137.25	228.09	216.13	268.70	344.25	150.76	246.85	238.87	296.77	365.63
50	141.14	240.15	228.78	270.06	369.36	155.86	256.60	247.62	300.61	388.63
55	159.29	265.06	247.51	317.90	400.23	173.30	289.49	278.34	353.86	422.25
60	211.06	356.29	341.80	402.28	465.05	230.26	389.74	372.11	437.51	491.13
65	316.52	485.51	482.85	563.35	623.42	346.54	531.94	511.20	599.85	672.05
70	536.17	761.09	727.52	828.00	904.53	589.95	835.20	789.26	899.29	984.79
75	805.66	1107.95	1020.26	1238.65	1747.29	884.46	1214.67	1129.54	1357.06	1845.37
80	1342.44	1751.84	1560.74	1894.85	2672.94	1514.07	1966.06	1771.43	2127.79	2891.23
85	1957.57	2552.59	2247.28	2728.40	3848.78	2206.94	2861.95	2548.30	3060.98	4159.36
90	3073.50	3933.59	3514.44	4266.81	6018.91	3463.27	4411.35	3987.11	4789.23	6507.66
94	4224.03	5582.41	4882.04	5927.22	8361.14	4760.98	6259.83	5538.09	6652.26	9039.19

Issue Age	Lifetime Maximum:		3,650 x Daily Benefit		
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	132.57	211.36	216.91	268.75	283.27
30	141.62	227.41	229.57	284.77	304.33
35	150.67	243.45	242.23	300.79	325.39
40	160.62	259.62	256.96	319.07	363.32
45	164.28	265.61	261.62	324.84	387.00
50	170.57	273.05	266.46	331.16	407.90
55	187.32	313.92	309.16	389.82	444.27
60	249.46	423.20	402.42	472.74	517.20
65	376.57	578.37	539.56	636.35	720.67
70	643.74	909.31	851.00	970.59	1065.05
75	963.26	1321.38	1238.83	1475.46	1943.45
80	1685.71	2180.28	1982.13	2360.74	3109.52
85	2456.31	3171.31	2849.31	3393.56	4469.94
90	3853.04	4889.11	4459.79	5311.66	6996.42
94	5297.93	6937.25	6194.15	7377.30	9717.25

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					Lifetime Maximum: 1,095 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	32.86	53.40	55.20	72.23	87.67	43.24	67.81	70.08	82.03	105.67
30	35.49	57.43	58.17	73.46	91.25	46.65	73.34	74.27	86.93	109.85
35	38.11	61.45	61.14	74.68	94.83	50.06	78.87	78.46	91.82	114.03
40	43.80	66.26	65.05	83.04	113.03	56.36	85.20	84.08	103.03	136.29
45	47.77	68.47	66.41	88.15	126.79	60.44	88.19	86.40	110.19	153.20
50	53.15	70.73	80.72	106.51	141.41	65.99	90.61	87.72	117.53	175.16
55	54.76	77.49	88.64	112.03	149.36	69.10	100.95	99.63	133.17	180.42
60	65.35	104.04	99.69	120.98	162.51	81.15	131.05	125.56	152.38	184.92
65	98.16	144.65	134.67	150.98	175.65	121.00	189.48	176.40	197.76	226.30
70	149.15	203.58	190.36	212.67	243.19	186.54	264.75	246.54	276.57	317.70
75	257.77	339.87	317.43	357.87	404.64	333.57	440.79	411.68	471.10	509.12
80	451.10	560.79	507.89	572.59	647.42	583.75	727.30	658.69	753.76	814.59
85	657.31	815.69	730.09	823.10	930.67	850.60	1057.90	946.86	1083.53	1170.98
90	1031.08	1257.52	1142.75	1288.33	1456.70	1334.28	1630.92	1482.05	1695.96	1832.83
94	1417.74	1784.32	1587.15	1789.35	2023.20	1834.64	2314.15	2058.40	2355.50	2545.60

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					Lifetime Maximum: 1,825 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	47.37	74.98	77.51	93.05	117.91	55.26	85.70	89.74	105.29	130.03
30	50.75	81.42	82.47	97.95	123.45	58.57	92.11	94.54	113.25	149.49
35	54.13	87.86	87.43	102.84	128.99	61.88	98.52	99.34	121.20	168.95
40	61.39	95.19	93.45	115.51	153.62	68.04	107.62	106.66	131.12	182.01
45	66.25	98.78	95.81	123.65	172.22	71.54	112.50	109.79	135.90	187.94
50	71.36	103.02	99.74	132.22	199.90	77.13	116.41	114.20	145.69	208.35
55	76.57	113.48	112.00	149.71	202.41	81.04	130.07	124.01	165.77	213.43
60	93.55	151.29	144.94	175.89	206.23	108.73	172.15	167.72	203.53	227.28
65	133.04	211.92	197.31	221.21	254.75	150.94	235.44	230.89	258.86	298.09
70	208.14	301.00	280.29	317.67	348.49	239.98	338.92	323.41	366.56	402.10
75	376.53	506.05	472.63	535.58	605.59	422.99	580.06	534.21	605.35	684.48
80	658.93	834.98	756.21	856.93	968.94	740.23	957.10	854.74	968.56	1095.17
85	960.15	1214.52	1087.05	1231.83	1392.86	1078.62	1392.14	1228.68	1392.31	1574.30
90	1506.12	1872.39	1701.47	1928.09	2180.12	1691.96	2146.22	1923.16	2179.26	2464.13
94	2070.92	2656.76	2363.15	2677.90	3027.95	2326.45	3045.32	2671.05	3026.75	3422.40

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					Lifetime Maximum: 2,920 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	61.74	93.73	93.83	112.64	142.73	66.07	102.97	104.49	123.05	153.51
30	63.16	101.78	100.56	119.45	150.55	69.18	111.33	111.29	133.49	171.44
35	68.37	109.16	106.66	126.22	158.31	74.18	119.35	117.78	143.91	189.34
40	74.74	118.51	114.48	142.54	189.57	81.32	129.18	126.41	157.75	211.42
45	80.76	123.87	117.37	151.98	211.69	86.55	134.27	129.86	164.75	224.35
50	86.42	128.78	122.68	154.68	233.85	93.26	137.82	138.99	172.22	246.05
55	90.35	143.93	134.40	176.44	238.55	97.42	157.36	151.31	200.64	249.30
60	111.25	187.81	180.15	218.61	256.33	121.37	205.21	195.93	237.75	269.04
65	163.74	251.15	249.79	280.08	322.52	178.91	275.17	264.46	296.50	347.15
70	257.11	364.98	348.88	395.43	433.77	285.66	403.12	380.30	433.09	475.31
75	454.77	625.40	575.90	652.60	737.90	502.26	688.82	641.55	714.12	800.03
80	757.77	988.85	880.99	998.32	1128.82	859.91	1115.02	1006.25	1119.67	1254.14
85	1104.99	1440.85	1268.52	1437.49	1625.39	1253.41	1623.10	1447.54	1610.73	1804.18
90	1734.90	2220.38	1983.79	2248.01	2541.87	1966.93	2501.82	2264.86	2520.16	2822.82
94	2384.34	3151.08	2755.76	3122.82	3531.03	2703.95	3550.15	3145.88	3500.51	3920.91

Issue Age	Lifetime Maximum: 3,650 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	70.40	112.22	115.16	133.45	164.29
30	75.20	120.88	122.03	147.53	192.33
35	80.00	129.54	128.89	161.61	220.37
40	87.90	139.85	138.34	172.96	233.26
45	92.35	144.67	142.36	177.52	237.01
50	100.10	146.87	155.29	189.76	258.25
55	104.48	170.80	168.21	224.84	260.05
60	131.49	222.62	211.70	256.90	281.75
65	194.07	299.19	279.13	312.93	371.78
70	314.20	441.26	411.73	470.76	516.86
75	549.74	752.23	707.20	775.64	862.16
80	962.05	1241.18	1131.52	1241.02	1379.46
85	1401.84	1805.35	1626.56	1783.97	1982.97
90	2198.96	2783.25	2545.92	2792.30	3103.78
94	3023.57	3949.21	3536.00	3878.20	4310.80

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					Lifetime Maximum: 1,095 x Daily Benefit				
	5%		3%	4%	5%	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	41.02	64.38	66.55	79.98	105.17	53.17	81.74	84.48	100.70	127.17
30	43.10	69.22	70.13	83.06	110.94	56.03	88.41	89.53	105.60	136.30
35	45.17	74.06	73.71	86.13	116.70	58.88	95.07	94.58	110.50	145.43
40	52.75	78.98	77.51	95.30	129.85	67.63	101.50	100.16	122.65	162.70
45	58.26	80.81	78.28	100.73	137.90	73.72	103.94	101.82	129.99	173.58
50	61.19	84.41	82.73	115.72	145.03	75.98	108.14	104.71	135.21	186.02
55	66.72	91.32	90.15	123.23	161.46	84.18	118.98	117.43	157.99	201.92
60	81.95	126.33	121.05	144.78	181.44	98.52	159.12	152.47	184.42	233.09
65	121.44	178.94	166.62	197.29	222.14	149.68	234.41	218.24	258.41	279.96
70	199.06	271.70	254.06	296.97	323.64	248.96	353.33	329.03	384.60	422.79
75	292.26	385.35	359.90	438.70	456.98	378.21	499.77	466.78	571.27	658.31
80	511.46	635.83	575.84	701.92	731.17	661.87	824.62	746.85	914.03	1053.30
85	745.26	924.84	827.77	1009.01	1051.05	964.44	1199.45	1073.59	1313.92	1514.11
90	1169.04	1425.80	1295.64	1579.32	1645.13	1512.84	1849.15	1680.41	2056.57	2369.92
94	1607.43	2023.09	1799.50	2193.50	2284.90	2080.16	2623.79	2333.90	2856.35	3291.55

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					Lifetime Maximum: 1,825 x Daily Benefit				
	5%		3%	4%	5%	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	58.24	90.38	93.43	109.24	144.46	67.10	103.30	108.18	126.20	162.37
30	60.86	98.15	99.41	117.15	153.89	69.82	111.02	113.97	139.47	178.34
35	63.47	105.91	105.38	125.05	163.32	72.54	118.74	119.75	152.74	194.31
40	73.57	113.72	111.66	140.59	182.81	81.49	128.32	127.44	162.74	211.78
45	80.78	117.07	113.56	150.61	195.14	87.24	132.86	130.14	166.35	220.94
50	83.44	122.96	119.05	157.67	212.29	89.93	138.93	136.30	180.84	229.58
55	93.28	133.75	132.00	177.51	226.52	99.85	153.30	146.17	196.56	247.83
60	113.59	183.69	176.00	210.38	260.41	132.02	209.01	203.65	243.44	286.96
65	164.59	262.18	244.10	289.03	315.16	186.74	291.29	285.64	338.22	368.78
70	277.79	401.72	374.08	437.26	465.09	320.27	452.33	431.62	504.52	536.64
75	426.91	573.76	535.87	654.11	713.64	479.59	657.68	605.70	739.33	773.00
80	747.09	946.70	857.39	1046.58	1141.82	839.28	1085.17	969.12	1182.93	1236.80
85	1088.62	1377.02	1232.50	1504.45	1641.37	1222.95	1578.43	1393.11	1700.46	1777.90
90	1707.64	2122.91	1929.13	2354.80	2569.10	1918.36	2433.42	2180.52	2661.59	2782.80
94	2348.01	3012.24	2679.35	3270.55	3568.20	2637.75	3452.82	3028.50	3696.65	3865.00

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					Lifetime Maximum: 2,920 x Daily Benefit				
	5%		3%	4%	5%	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	75.91	112.98	113.10	132.24	174.87	80.69	124.12	125.96	146.39	187.75
30	75.74	122.68	121.21	142.86	187.67	82.95	134.11	134.06	157.00	199.89
35	80.16	131.59	128.56	153.47	200.44	87.51	143.70	141.79	167.61	212.02
40	89.56	141.58	136.78	173.48	225.60	97.68	153.87	150.62	185.90	240.43
45	98.47	146.81	139.11	185.12	239.86	105.54	158.40	153.28	196.10	258.37
50	101.05	153.70	146.43	184.45	248.34	108.23	164.23	158.48	199.17	265.59
55	110.07	169.63	158.40	209.21	266.97	119.41	185.27	178.13	232.56	283.65
60	135.08	228.03	218.76	261.47	323.67	147.37	249.43	238.15	284.28	339.71
65	202.57	310.71	309.02	365.95	399.00	221.79	340.44	327.17	388.22	430.11
70	343.15	487.11	465.62	544.29	578.90	377.57	534.53	505.14	589.53	630.27
75	515.62	709.08	652.96	797.02	869.56	566.05	777.38	722.91	877.98	996.54
80	859.16	1121.16	998.87	1219.26	1330.22	969.00	1258.27	1133.71	1376.78	1563.92
85	1252.84	1633.64	1438.26	1755.62	1915.40	1412.43	1831.64	1630.91	1980.59	2249.74
90	1967.03	2517.47	2249.23	2745.53	2995.39	2216.47	2823.24	2551.75	3098.85	3520.01
94	2703.36	3572.70	3124.49	3813.93	4161.04	3047.00	4006.26	3544.37	4304.32	4889.29

Issue Age	Lifetime Maximum: 3,650 x Daily Benefit				
	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	85.47	135.27	138.82	160.54	200.62
30	90.16	145.54	146.92	171.15	212.11
35	94.85	155.81	155.02	181.75	223.60
40	105.80	166.16	164.45	198.31	255.25
45	112.61	169.99	167.44	207.09	276.89
50	115.42	174.75	170.53	213.89	282.85
55	128.74	200.91	197.86	255.91	300.33
60	159.66	270.84	257.55	307.09	355.74
65	241.00	370.16	345.31	410.49	461.23
70	411.99	581.96	544.65	634.76	681.63
75	616.48	845.68	792.85	958.94	1123.51
80	1078.84	1395.37	1268.56	1534.30	1797.62
85	1572.02	2029.63	1823.56	2205.56	2584.07
90	2465.92	3129.02	2854.26	3452.18	4044.64
94	3390.64	4439.82	3964.25	4794.70	5617.55

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					Lifetime Maximum: 1,095 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	24.49	37.28	39.43	50.93	69.54	34.28	45.21	47.79	60.72	83.25
30	27.43	39.12	40.10	51.91	72.48	35.75	48.90	50.05	62.68	83.25
35	30.36	40.96	40.76	52.89	75.42	37.22	52.58	52.31	64.64	83.25
40	34.42	45.08	44.25	59.44	84.93	42.94	57.97	57.20	73.42	101.28
45	37.13	47.43	46.00	63.66	91.11	46.98	61.09	59.84	79.33	115.33
50	38.37	49.54	58.30	76.40	97.64	47.65	64.19	63.13	86.48	126.47
55	41.86	51.66	60.79	81.29	108.53	52.83	67.30	66.42	93.05	137.34
60	46.73	69.36	66.45	87.61	115.65	55.39	87.37	83.70	110.34	144.40
65	65.44	96.43	89.78	100.66	117.11	80.66	126.32	117.60	131.85	150.87
70	99.44	135.72	126.91	141.77	162.13	124.36	176.50	164.36	184.38	211.79
75	171.85	226.58	211.62	238.58	269.76	222.38	293.86	274.46	314.07	339.41
80	300.74	373.86	338.59	381.73	431.62	389.17	484.87	439.14	502.51	543.06
85	438.22	543.79	486.73	548.73	620.45	567.07	705.26	631.26	722.36	780.64
90	687.40	838.35	761.83	858.89	971.14	889.52	1087.28	988.06	1130.65	1221.88
94	945.18	1189.55	1058.10	1192.90	1348.80	1223.09	1542.77	1372.30	1570.35	1697.05

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					Lifetime Maximum: 1,825 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	34.28	49.98	52.85	68.56	93.05	44.07	57.13	59.83	73.46	97.94
30	38.20	54.28	55.57	71.50	95.50	45.05	61.40	63.03	76.40	97.94
35	42.12	58.57	58.29	74.44	97.94	46.03	65.67	66.23	79.33	97.94
40	47.74	64.76	63.58	82.92	116.08	51.83	73.24	72.57	91.91	124.45
45	51.49	68.42	66.38	88.15	129.66	55.60	77.93	76.06	100.88	146.07
50	55.01	72.04	70.52	95.00	144.33	58.78	82.32	79.37	105.78	150.43
55	58.54	75.66	74.67	102.84	154.07	61.94	86.71	82.68	112.63	163.17
60	63.85	100.85	96.63	127.38	162.28	72.48	114.76	111.81	147.39	166.38
65	88.70	141.28	131.55	147.48	169.83	100.63	156.96	153.93	172.58	198.73
70	138.76	200.67	186.86	211.78	232.33	159.98	225.95	215.60	244.38	268.07
75	251.02	337.36	315.08	357.05	403.73	281.99	386.71	356.14	403.57	456.31
80	439.29	556.64	504.13	571.28	645.97	493.48	638.07	569.82	645.71	730.10
85	640.10	809.66	724.68	821.22	928.58	719.07	928.10	819.12	928.21	1049.51
90	1004.08	1248.23	1134.29	1285.38	1453.43	1127.96	1430.83	1282.10	1452.85	1642.72
94	1380.61	1771.14	1575.40	1785.25	2018.65	1550.95	2030.23	1780.70	2017.85	2281.55

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					Lifetime Maximum: 2,920 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	44.68	62.48	63.98	83.00	112.64	49.28	68.65	70.38	90.47	119.98
30	47.54	67.84	67.76	87.20	116.46	53.15	74.22	74.56	95.02	125.57
35	53.20	72.77	71.11	91.36	120.20	58.43	79.57	78.52	99.55	131.11
40	58.12	80.63	77.89	102.32	143.24	63.59	87.90	86.00	111.35	154.81
45	62.77	85.80	81.32	108.35	159.37	67.27	93.01	89.97	118.33	171.79
50	66.62	90.05	86.74	111.14	168.84	69.44	98.55	96.06	122.17	177.64
55	69.08	95.96	89.60	121.20	181.58	74.47	104.91	100.87	133.08	190.20
60	75.93	125.19	120.11	158.32	201.70	81.79	136.80	130.62	172.18	203.98
65	109.17	167.43	166.54	186.73	215.01	119.27	183.45	176.31	197.67	231.43
70	171.41	243.32	232.59	263.62	289.18	190.44	268.75	253.54	288.73	316.88
75	303.18	416.93	383.93	435.06	491.94	334.84	459.21	427.69	476.08	533.35
80	505.18	659.22	587.31	665.54	752.55	573.28	743.34	670.82	746.44	836.09
85	736.66	960.55	845.66	958.32	1083.60	835.62	1082.06	965.01	1073.81	1202.79
90	1156.60	1480.23	1322.50	1498.66	1694.59	1311.30	1667.87	1509.88	1680.09	1881.88
94	1589.56	2100.68	1837.13	2081.86	2354.04	1802.65	2366.75	2097.22	2333.65	2613.94

Issue Age	Lifetime Maximum: 3,650 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	53.87	74.82	76.78	97.94	127.33
30	58.77	80.60	81.36	102.84	134.68
35	63.66	86.37	85.93	107.74	142.02
40	69.07	95.17	94.12	120.39	166.37
45	71.77	100.23	98.62	128.31	184.20
50	72.27	107.05	105.38	133.20	186.45
55	79.87	113.87	112.14	144.96	198.81
60	87.66	148.41	141.14	186.05	206.26
65	129.37	199.46	186.08	208.62	247.86
70	209.47	294.17	274.49	313.84	344.57
75	366.50	501.49	471.46	517.09	574.77
80	641.38	827.46	754.34	827.34	919.63
85	934.58	1203.58	1084.36	1189.31	1321.97
90	1466.00	1855.51	1697.26	1861.52	2069.17
94	2015.75	2632.82	2357.30	2585.45	2873.85

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**Table A-1
Future Purchase Options**

FPO Offer	% Load
5% Compounded Annually every 3 years	1.065

**Table A-2
Guaranteed Purchase Options**

GPO Offer	% Load
5% Compounded Annually every 3 years	1.105

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Table B
Limited Pay Factors

(Multiple of Lifetime Pay Rates)

Issue Age	10-Year Premium Payment	To Age 65 Premium Payment
< 25	4.56	1.25
25-29	4.21	1.38
30-34	3.92	1.75
35-39	3.63	2.07
40-44	3.34	2.30
45	3.16	2.40
46	3.10	2.42
47	3.05	2.43
48	3.00	2.45
49	2.93	2.48
50	2.87	2.50
51	2.82	2.51
52	2.76	2.53
53	2.69	2.55
54	2.64	2.56
55	2.58	2.58
56	2.53	
57	2.45	
58	2.37	
59	2.28	
60	2.20	
61	2.15	
62	2.09	
63	2.03	
64	1.99	
65	1.93	
66	1.87	
67	1.81	
68	1.76	
69	1.70	
70	1.64	
71	1.59	
72	1.54	
73	1.48	
74	1.43	
75	1.37	
76	1.31	
77	1.25	
78	1.20	
79	1.14	
80	1.08	
81 and over	1.04	

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Table C-1

Service Day Elimination Period

(% Change to 90 Day Service Day EP)

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

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

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Table D-2
50% Home & Community Care Care

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	-4.0%	-4.0%	-4.0%	-4.0%	-4.0%
25-29	-4.0%	-4.0%	-4.0%	-4.0%	-4.0%
30-34	-4.0%	-4.0%	-4.0%	-4.0%	-4.0%
35-39	-4.0%	-4.0%	-4.0%	-4.0%	-4.0%
40-44	-5.0%	-5.0%	-4.0%	-4.0%	-4.0%
45-49	-5.0%	-5.0%	-4.0%	-4.0%	-4.0%
50-54	-6.0%	-6.0%	-4.0%	-4.0%	-4.0%
55-59	-8.0%	-6.0%	-4.0%	-4.0%	-4.0%
60-64	-9.0%	-6.0%	-5.0%	-5.0%	-5.0%
65-69	-9.0%	-6.0%	-5.0%	-5.0%	-5.0%
70-74	-9.0%	-6.0%	-5.0%	-5.0%	-5.0%
75-79	-9.0%	-6.0%	-6.0%	-6.0%	-6.0%
80-84	-9.0%	-7.0%	-7.0%	-7.0%	-7.0%
85-89	-9.0%	-7.0%	-7.0%	-7.0%	-7.0%
90-94	-9.0%	-7.0%	-7.0%	-7.0%	-7.0%

60% Home & Community Care Care

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%
25-29	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%
30-34	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%
35-39	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%
40-44	-4.0%	-4.0%	-3.0%	-3.0%	-3.0%
45-49	-4.0%	-4.0%	-3.0%	-3.0%	-3.0%
50-54	-5.0%	-5.0%	-3.0%	-3.0%	-3.0%
55-59	-6.5%	-5.0%	-3.0%	-3.0%	-3.0%
60-64	-7.0%	-5.0%	-4.0%	-4.0%	-4.0%
65-69	-7.0%	-5.0%	-4.0%	-4.0%	-4.0%
70-74	-7.0%	-5.0%	-4.0%	-4.0%	-4.0%
75-79	-7.0%	-5.0%	-5.0%	-5.0%	-5.0%
80-84	-7.0%	-5.5%	-5.5%	-5.5%	-5.5%
85-89	-7.0%	-5.5%	-5.5%	-5.5%	-5.5%
90-94	-7.0%	-5.5%	-5.5%	-5.5%	-5.5%

75% Home & Community Care Care

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	-2.0%	-2.0%	-2.0%	-2.0%	-2.0%
25-29	-2.0%	-2.0%	-2.0%	-2.0%	-2.0%
30-34	-2.0%	-2.0%	-2.0%	-2.0%	-2.0%
35-39	-2.0%	-2.0%	-2.0%	-2.0%	-2.0%
40-44	-2.5%	-2.5%	-2.0%	-2.0%	-2.0%
45-49	-2.5%	-2.5%	-2.0%	-2.0%	-2.0%
50-54	-3.0%	-3.0%	-2.0%	-2.0%	-2.0%
55-59	-4.0%	-3.0%	-2.0%	-2.0%	-2.0%
60-64	-4.5%	-3.0%	-2.5%	-2.5%	-2.5%
65-69	-4.5%	-3.0%	-2.5%	-2.5%	-2.5%
70-74	-4.5%	-3.0%	-2.5%	-2.5%	-2.5%
75-79	-4.5%	-3.0%	-3.0%	-3.0%	-3.0%
80-84	-4.5%	-3.5%	-3.5%	-3.5%	-3.5%
85-89	-4.5%	-3.5%	-3.5%	-3.5%	-3.5%
90-94	-4.5%	-3.5%	-3.5%	-3.5%	-3.5%

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Table D-3
50% Assisted Living Facility

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	-6.5%	-3.5%	-6.4%	-3.5%	-3.5%
25-29	-6.5%	-3.5%	-6.4%	-3.5%	-3.5%
30-34	-6.8%	-3.7%	-6.6%	-3.7%	-3.7%
35-39	-7.0%	-4.0%	-6.8%	-4.0%	-4.0%
40-44	-7.2%	-4.2%	-7.1%	-4.2%	-4.2%
45-49	-7.5%	-4.4%	-7.3%	-4.4%	-4.4%
50-54	-7.9%	-4.9%	-7.8%	-4.9%	-4.9%
55-59	-8.6%	-5.3%	-8.4%	-5.3%	-5.3%
60-64	-9.3%	-5.7%	-9.1%	-5.7%	-5.7%
65-69	-10.0%	-6.2%	-9.7%	-6.2%	-6.2%
70-74	-10.7%	-6.7%	-10.3%	-6.7%	-6.7%
75-79	-11.0%	-7.0%	-10.6%	-7.0%	-7.0%
80-84	-11.4%	-7.4%	-10.9%	-7.4%	-7.4%
85-89	-11.7%	-7.7%	-11.2%	-7.7%	-7.7%
90-94	-12.0%	-8.0%	-11.5%	-8.0%	-8.0%

60% Assisted Living Facility

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	-4.7%	-1.8%	-4.5%	-1.8%	-1.8%
25-29	-4.7%	-1.8%	-4.5%	-1.8%	-1.8%
30-34	-4.9%	-2.1%	-4.7%	-2.1%	-2.1%
35-39	-5.2%	-2.3%	-5.0%	-2.3%	-2.3%
40-44	-5.4%	-2.6%	-5.2%	-2.6%	-2.6%
45-49	-5.7%	-2.8%	-5.4%	-2.8%	-2.8%
50-54	-6.1%	-3.3%	-5.9%	-3.3%	-3.3%
55-59	-6.7%	-3.4%	-6.4%	-3.4%	-3.4%
60-64	-7.2%	-3.5%	-6.9%	-3.5%	-3.5%
65-69	-7.7%	-3.6%	-7.3%	-3.6%	-3.6%
70-74	-8.3%	-3.7%	-7.8%	-3.7%	-3.7%
75-79	-8.7%	-3.9%	-8.1%	-3.9%	-3.9%
80-84	-9.1%	-4.1%	-8.4%	-4.1%	-4.1%
85-89	-9.6%	-4.3%	-8.7%	-4.3%	-4.3%
90-94	-10.0%	-4.5%	-9.0%	-4.5%	-4.5%

75% Assisted Living Facility

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	-1.9%	-1.5%	-1.7%	-1.5%	-1.5%
25-29	-1.9%	-1.5%	-1.7%	-1.5%	-1.5%
30-34	-2.2%	-1.6%	-1.9%	-1.6%	-1.6%
35-39	-2.4%	-1.6%	-2.2%	-1.6%	-1.6%
40-44	-2.7%	-1.6%	-2.4%	-1.6%	-1.6%
45-49	-2.9%	-1.6%	-2.6%	-1.6%	-1.6%
50-54	-3.4%	-1.7%	-3.1%	-1.7%	-1.7%
55-59	-3.7%	-1.8%	-3.4%	-1.8%	-1.8%
60-64	-4.0%	-1.9%	-3.6%	-1.9%	-1.9%
65-69	-4.3%	-2.0%	-3.8%	-2.0%	-2.0%
70-74	-4.6%	-2.2%	-4.0%	-2.2%	-2.2%
75-79	-4.8%	-2.3%	-4.1%	-2.3%	-2.3%
80-84	-5.0%	-2.4%	-4.3%	-2.4%	-2.4%
85-89	-5.3%	-2.4%	-4.4%	-2.4%	-2.4%
90-94	-5.5%	-2.5%	-4.5%	-2.5%	-2.5%

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Table E-1

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

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

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All ages	4.6%	9.5%	3.4%	3.4%	3.4%

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

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

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All ages	7.4%	9.5%	5.8%	5.8%	5.8%

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

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

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All ages	9.5%	9.5%	7.5%	7.5%	7.5%

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

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

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All ages	17.9%	9.5%	13.7%	13.7%	13.7%

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

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

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All ages	27.8%	9.5%	24.2%	24.2%	24.2%

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Table E-2 (% Increase to Base Rate)
Monthly Benefits

All Issue ages 6.0%

Table E-3 (% Increase to Base Rate)
Transition Benefit

(Benefit up to 5 times the Daily Benefit or 20% of the Monthly Benefit)

All Issue ages 4.0%

Table E-4
10 Year Return of Premium on Death Benefit

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	23.0%	23.0%	23.0%	23.0%	23.0%
25-29	23.0%	23.0%	23.0%	23.0%	23.0%
30-34	23.0%	23.0%	23.0%	23.0%	23.0%
35-39	23.0%	23.0%	23.0%	23.0%	23.0%
40-44	23.0%	23.0%	23.0%	23.0%	23.0%
45-49	23.0%	23.0%	23.0%	23.0%	23.0%
50-54	28.0%	28.0%	28.0%	28.0%	28.0%
55-59	34.0%	34.0%	34.0%	34.0%	34.0%
60-64	39.0%	39.0%	39.0%	39.0%	39.0%
65-69	46.0%	46.0%	46.0%	46.0%	46.0%
70-74	58.0%	58.0%	58.0%	58.0%	58.0%
75-79	58.0%	58.0%	58.0%	58.0%	58.0%
80-84	58.0%	58.0%	58.0%	58.0%	58.0%
85-89	58.0%	58.0%	58.0%	58.0%	58.0%
90-94	58.0%	58.0%	58.0%	58.0%	58.0%

Table E-5
Graded Return of Premium on Death Benefit

Issue Age	
18-64	8%
65+	N/A

Table E-6 (% Increase to Base Rate)
10-Year Survivorship Rider

All Issue ages 12.0%

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Table E-7
Restoration of Benefits (% Increase to Base Rate)

Issue Age	Lifetime Maximum 730 x Daily Benefit					Lifetime Maximum 1,095 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All ages	11.0%	9.0%	8.0%	8.0%	8.0%	9.0%	8.0%	7.0%	7.0%	7.0%

Issue Age	Lifetime Maximum 1,460 x Daily Benefit					Lifetime Maximum 1,825 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All ages	7.0%	6.0%	5.0%	5.0%	5.0%	7.0%	6.0%	5.0%	5.0%	5.0%

Issue Age	Lifetime Maximum 2,190 x Daily Benefit					Lifetime Maximum 2,920 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All ages	7.0%	6.0%	5.0%	5.0%	5.0%	6.0%	4.0%	4.0%	4.0%	4.0%

Issue Age	Lifetime Maximum 3,650 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All ages	6.0%	4.0%	4.0%	4.0%	4.0%

Table E-8
Nonforfeiture Benefit (% Increase to Base Rate)

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	30.0%	30.0%	30.0%	30.0%	30.0%
25-29	29.0%	29.0%	29.0%	29.0%	29.0%
30-34	28.0%	28.0%	28.0%	28.0%	28.0%
35-39	27.0%	27.0%	27.0%	27.0%	27.0%
40-44	26.0%	26.0%	26.0%	26.0%	26.0%
45-49	25.0%	25.0%	25.0%	25.0%	25.0%
50-54	24.0%	24.0%	24.0%	24.0%	24.0%
55-59	23.0%	23.0%	23.0%	23.0%	23.0%
60-64	22.0%	22.0%	22.0%	22.0%	22.0%
65-69	21.0%	21.0%	21.0%	21.0%	21.0%
70-74	20.0%	20.0%	20.0%	20.0%	20.0%
75-79	19.0%	19.0%	19.0%	19.0%	19.0%
80-84	18.0%	18.0%	18.0%	18.0%	18.0%
85-89	17.0%	17.0%	17.0%	17.0%	17.0%
90-94	16.0%	16.0%	16.0%	16.0%	16.0%

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Table E-9
Shared Benefit Rider

(% Increase to Base Rate)

Issue Age	Lifetime Maximum: 730 x Daily Benefit					Lifetime Maximum: 1,095 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	6.0%	6.0%	6.0%	6.0%	6.0%	5.0%	5.0%	5.0%	5.0%	5.0%
25-29	8.0%	8.0%	8.0%	8.0%	8.0%	6.0%	6.0%	6.0%	6.0%	6.0%
30-34	10.0%	10.0%	10.0%	10.0%	10.0%	7.0%	7.0%	7.0%	7.0%	7.0%
35-39	12.0%	12.0%	12.0%	12.0%	12.0%	9.0%	9.0%	9.0%	9.0%	9.0%
40-44	14.0%	14.0%	14.0%	14.0%	14.0%	11.0%	11.0%	11.0%	11.0%	11.0%
45-49	20.0%	20.0%	20.0%	20.0%	20.0%	13.0%	13.0%	13.0%	13.0%	13.0%
50-54	22.0%	22.0%	22.0%	22.0%	22.0%	15.0%	15.0%	15.0%	15.0%	15.0%
55-59	22.0%	22.0%	22.0%	22.0%	22.0%	16.0%	16.0%	16.0%	16.0%	16.0%
60-64	22.0%	22.0%	22.0%	22.0%	22.0%	16.0%	16.0%	16.0%	16.0%	16.0%
65-69	25.0%	25.0%	25.0%	25.0%	25.0%	18.0%	18.0%	18.0%	18.0%	18.0%
70-74	28.0%	28.0%	28.0%	28.0%	28.0%	20.0%	20.0%	20.0%	20.0%	20.0%
75-79	28.0%	28.0%	28.0%	28.0%	28.0%	20.0%	20.0%	20.0%	20.0%	20.0%
80-84	28.0%	28.0%	28.0%	28.0%	28.0%	20.0%	20.0%	20.0%	20.0%	20.0%
85-89	28.0%	28.0%	28.0%	28.0%	28.0%	20.0%	20.0%	20.0%	20.0%	20.0%
90-94	28.0%	28.0%	28.0%	28.0%	28.0%	20.0%	20.0%	20.0%	20.0%	20.0%

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					Lifetime Maximum: 1,825 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
25-29	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%
30-34	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
35-39	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%
40-44	7.0%	7.0%	7.0%	7.0%	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%	10.0%	10.0%	10.0%	10.0%
50-54	14.0%	14.0%	14.0%	14.0%	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%	14.0%	14.0%	14.0%	14.0%
60-64	14.0%	14.0%	14.0%	14.0%	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%	14.0%	14.0%	14.0%	14.0%
70-74	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
75-79	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
80-84	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
85-89	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
90-94	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					Lifetime Maximum: 2,920 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
25-29	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%
30-34	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
35-39	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%
40-44	7.0%	7.0%	7.0%	7.0%	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%	10.0%	10.0%	10.0%	10.0%
50-54	12.0%	12.0%	12.0%	12.0%	12.0%	10.0%	10.0%	10.0%	10.0%	10.0%
55-59	12.0%	12.0%	12.0%	12.0%	12.0%	10.0%	10.0%	10.0%	10.0%	10.0%
60-64	12.0%	12.0%	12.0%	12.0%	12.0%	10.0%	10.0%	10.0%	10.0%	10.0%
65-69	12.0%	12.0%	12.0%	12.0%	12.0%	10.0%	10.0%	10.0%	10.0%	10.0%
70-74	12.0%	12.0%	12.0%	12.0%	12.0%	10.0%	10.0%	10.0%	10.0%	10.0%
75-79	12.0%	12.0%	12.0%	12.0%	12.0%	10.0%	10.0%	10.0%	10.0%	10.0%
80-84	12.0%	12.0%	12.0%	12.0%	12.0%	10.0%	10.0%	10.0%	10.0%	10.0%
85-89	12.0%	12.0%	12.0%	12.0%	12.0%	10.0%	10.0%	10.0%	10.0%	10.0%
90-94	12.0%	12.0%	12.0%	12.0%	12.0%	10.0%	10.0%	10.0%	10.0%	10.0%

Issue Age	Lifetime Maximum: 3,650 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	4.0%	4.0%	4.0%	4.0%	4.0%
25-29	4.5%	4.5%	4.5%	4.5%	4.5%
30-34	5.0%	5.0%	5.0%	5.0%	5.0%
35-39	6.0%	6.0%	6.0%	6.0%	6.0%
40-44	7.0%	7.0%	7.0%	7.0%	7.0%
45-49	10.0%	10.0%	10.0%	10.0%	10.0%
50-54	10.0%	10.0%	10.0%	10.0%	10.0%
55-59	10.0%	10.0%	10.0%	10.0%	10.0%
60-64	10.0%	10.0%	10.0%	10.0%	10.0%
65-69	10.0%	10.0%	10.0%	10.0%	10.0%
70-74	10.0%	10.0%	10.0%	10.0%	10.0%
75-79	10.0%	10.0%	10.0%	10.0%	10.0%
80-84	10.0%	10.0%	10.0%	10.0%	10.0%
85-89	10.0%	10.0%	10.0%	10.0%	10.0%
90-94	10.0%	10.0%	10.0%	10.0%	10.0%

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Table E-10

Shared Benefit Rider with Joint Waiver Rider

(% Increase to Base Rate)

Issue Age	Lifetime Maximum: 730 x Daily Benefit					Lifetime Maximum: 1,095 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	8.0%	8.0%	8.0%	8.0%	8.0%	7.0%	7.0%	7.0%	7.0%	7.0%
25-29	10.0%	10.0%	10.0%	10.0%	10.0%	8.0%	8.0%	8.0%	8.0%	8.0%
30-34	12.0%	12.0%	12.0%	12.0%	12.0%	9.0%	9.0%	9.0%	9.0%	9.0%
35-39	14.0%	14.0%	14.0%	14.0%	14.0%	11.0%	11.0%	11.0%	11.0%	11.0%
40-44	16.0%	16.0%	16.0%	16.0%	16.0%	13.0%	13.0%	13.0%	13.0%	13.0%
45-49	22.0%	22.0%	22.0%	22.0%	22.0%	15.0%	15.0%	15.0%	15.0%	15.0%
50-54	24.0%	24.0%	24.0%	24.0%	24.0%	17.0%	17.0%	17.0%	17.0%	17.0%
55-59	24.0%	24.0%	24.0%	24.0%	24.0%	18.0%	18.0%	18.0%	18.0%	18.0%
60-64	24.0%	24.0%	24.0%	24.0%	24.0%	18.0%	18.0%	18.0%	18.0%	18.0%
65-69	27.0%	27.0%	27.0%	27.0%	27.0%	20.0%	20.0%	20.0%	20.0%	20.0%
70-74	30.0%	30.0%	30.0%	30.0%	30.0%	22.0%	22.0%	22.0%	22.0%	22.0%
75-79	30.0%	30.0%	30.0%	30.0%	30.0%	22.0%	22.0%	22.0%	22.0%	22.0%
80-84	30.0%	30.0%	30.0%	30.0%	30.0%	22.0%	22.0%	22.0%	22.0%	22.0%
85-89	30.0%	30.0%	30.0%	30.0%	30.0%	22.0%	22.0%	22.0%	22.0%	22.0%
90-94	30.0%	30.0%	30.0%	30.0%	30.0%	22.0%	22.0%	22.0%	22.0%	22.0%

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					Lifetime Maximum: 1,825 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%
25-29	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%
30-34	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%
35-39	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%
40-44	9.0%	9.0%	9.0%	9.0%	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%	12.0%	12.0%	12.0%	12.0%
50-54	16.0%	16.0%	16.0%	16.0%	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%	16.0%	16.0%	16.0%	16.0%
60-64	16.0%	16.0%	16.0%	16.0%	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%	16.0%	16.0%	16.0%	16.0%
70-74	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
75-79	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
80-84	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
85-89	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
90-94	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					Lifetime Maximum: 2,920 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%
25-29	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%
30-34	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%
35-39	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%
40-44	9.0%	9.0%	9.0%	9.0%	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%	12.0%	12.0%	12.0%	12.0%
50-54	14.0%	14.0%	14.0%	14.0%	14.0%	12.0%	12.0%	12.0%	12.0%	12.0%
55-59	14.0%	14.0%	14.0%	14.0%	14.0%	12.0%	12.0%	12.0%	12.0%	12.0%
60-64	14.0%	14.0%	14.0%	14.0%	14.0%	12.0%	12.0%	12.0%	12.0%	12.0%
65-69	14.0%	14.0%	14.0%	14.0%	14.0%	12.0%	12.0%	12.0%	12.0%	12.0%
70-74	14.0%	14.0%	14.0%	14.0%	14.0%	12.0%	12.0%	12.0%	12.0%	12.0%
75-79	14.0%	14.0%	14.0%	14.0%	14.0%	12.0%	12.0%	12.0%	12.0%	12.0%
80-84	14.0%	14.0%	14.0%	14.0%	14.0%	12.0%	12.0%	12.0%	12.0%	12.0%
85-89	14.0%	14.0%	14.0%	14.0%	14.0%	12.0%	12.0%	12.0%	12.0%	12.0%
90-94	14.0%	14.0%	14.0%	14.0%	14.0%	12.0%	12.0%	12.0%	12.0%	12.0%

Issue Age	Lifetime Maximum: 3,650 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	6.0%	6.0%	6.0%	6.0%	6.0%
25-29	6.5%	6.5%	6.5%	6.5%	6.5%
30-34	7.0%	7.0%	7.0%	7.0%	7.0%
35-39	8.0%	8.0%	8.0%	8.0%	8.0%
40-44	9.0%	9.0%	9.0%	9.0%	9.0%
45-49	12.0%	12.0%	12.0%	12.0%	12.0%
50-54	12.0%	12.0%	12.0%	12.0%	12.0%
55-59	12.0%	12.0%	12.0%	12.0%	12.0%
60-64	12.0%	12.0%	12.0%	12.0%	12.0%
65-69	12.0%	12.0%	12.0%	12.0%	12.0%
70-74	12.0%	12.0%	12.0%	12.0%	12.0%
75-79	12.0%	12.0%	12.0%	12.0%	12.0%
80-84	12.0%	12.0%	12.0%	12.0%	12.0%
85-89	12.0%	12.0%	12.0%	12.0%	12.0%
90-94	12.0%	12.0%	12.0%	12.0%	12.0%

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Table E-11 (% Increase to Base Rate)
7-Year Enhanced Benefit Rider

All Issue ages 16.0%

Table F
Adjustments to annual premium rates when alternative billing frequencies are used

Mode	Factor
Annual	0.97087 to 1.00000
Semi-Annually	0.49515 to 0.51000
Quarterly	0.25 to 0.26000
Monthly & Others	0.08333 to 0.09000

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

Table G-1 (% Increase to Base Rate)

Informal Care Benefit
(Benefit up to 25% of Daily Benefit or 1% of Monthly Benefit for no more than 30 days per calendar year)

All Issue ages 3% (subject to the Elimination Period unless stated in Schedule Page)

Table G-2
Rate Guarantee

Rate Guarantee Period	Certificate Level	Policy Level
0 to 3 Years	1.00	1.00
4 Years	1.02	1.00
5 Years	1.04	1.00
6 Years	Not Available	1.02
7 Years	Not Available	1.04
8 Years	Not Available	1.06
9 Years	Not Available	1.08
10 Years	Not Available	1.10

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**Table H
Adjustments for Alternative Flat Commission Levels (or actuarial equivalent)**

Commission %	Factor
0%	0.825
1%	0.835
2%	0.845
3%	0.855
4%	0.865
5%	0.875
6%	0.888
7%	0.901
8%	0.914
9%	0.927
10%	0.940
11%	0.952
12%	0.964
13%	0.976
14%	0.988
15%	1.000
16%	1.018
17%	1.036
18%	1.054
19%	1.072
20%	1.090
21%	1.108
22%	1.126
23%	1.144
24%	1.162
25%	1.180

**Table I
Group Underwriting Factor**

(Multiple of Base Rates)

Factor
0.65 to 1.50

**Table J
Expense Adjustment Factor**

(Multiple of Base Rates)

Factor
0.65 to 1.50

**Table K
Area Factor**

Area	Rating Factor
California Florida	1.00 - 1.50
North Dakota	1.00 - 1.20

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South Dakota	
Oregon	
All Other States	1.00

The Area Factor will be applied based upon the Residence state of the applicants.

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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 groups with 4 or more actively at work employees/members 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-128674843

State Tracking #:

Company Tracking #:

8010 RATES

State: District of Columbia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name: MEGA 3

Project Name/Number: MEGA 3/8010

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Actuarial Justification		
Comments:			
Attachment(s):			
Standard RS Act Memo _Form 8010_.pdf			
Standard RS Act Memo _Form 8011_.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter		
Comments:			
Attachment(s):			
Cover Letter_Rates.pdf			

GENWORTH LIFE INSURANCE COMPANY

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

ACTUARIAL MEMORANDUM**LONG TERM CARE INSURANCE POLICY**

Policy Form Series: 8010

August 2012

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) Group Long Term Care Insurance Policy (Policy Form Series 8010) 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.

2. Policy Information

This plan is a Guaranteed Renewable policy. 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 a summary of the benefits provided. 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 the benefits provided by the policy:

- The insured must be Chronically Ill as defined in the policy;
- The company must receive a Current Eligibility Certification; and
- The company must receive ongoing proof which verifies that the Covered Care received is needed due to the Insured continually being Chronically Ill. The proof can be based on information from care providers, personal physicians, other Licensed Health Care Practitioners and other sources.

GENWORTH LIFE INSURANCE COMPANY

3.1.2 Benefit Payments

Expenses incurred by the insured are reimbursed subject to the amount of coverage purchased and other conditions stated in the policy. The coverage percentage is 100%. This is the percentage of the Covered Expenses incurred that will be payable after the Elimination Period is satisfied, subject to the maximum benefit selected.

3.1.3 Elimination Period

Payment of some 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

Elimination Period, when applicable, means the length of time, as determined from the schedule, that the Insured must remain Chronically Ill before benefits are payable. The Schedule describes how the Elimination Period is satisfied and the Benefits to which it applies. The Elimination Period needs to be met only once during the Insured's lifetime. We will count towards satisfying the Elimination Period, days on which the Insured receives Covered Care that is excluded from payment because of Non-Duplication or coordination provisions.

Two types of elimination periods will be offered:

Service Day: Days are counted in terms of the number of days the insured is disabled and incurs a covered expense. Once the elimination period begins, the insured does not need to incur expenses on each calendar day; however, only actual service days are counted.

Calendar Day: The elimination period begins on the first day a covered expense is incurred. Once the elimination period begins, the insured does not need to incur expenses to satisfy the elimination period. Thereafter, each elapsed day that the insured remains a Chronically Ill Individual counts toward satisfying the elimination period.

GENWORTH LIFE INSURANCE COMPANY

3.1.4 Privileged Care Coordination Services

These voluntary services are available when the Insured has functional or cognitive deficiencies that would qualify him/her as being Chronically Ill to the extent that they might soon need Covered Care. These services are intended to help identify care needs and community resources available to deliver care when the Insured is Chronically Ill. These services are furnished by a Privileged Care Coordination Team provided by the company at no cost. The company will pay for these services while coverage is in effect. These payments will be at the company's expense and will not count against any payment maximum.

3.1.5 Nursing Facility Benefit

This benefit covers expenses for Nursing Facility care which means expenses incurred for care and support services (including room charges) provided by the Nursing Facility. It includes expenses 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 prescription 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; and the applicable payment limits determined from the Schedule. This Benefit will not be payable at the same time as any other Benefit except when the company pays for: Privileged Care Coordination Services or Caregiver Training.

3.1.6 Assisted Living Facility Benefit

This benefit covers expenses for care in an Assisted Living Facility which means expenses incurred for care and support services (including room charges) provided by the Assisted Living Facility. They do not include expenses for prescription medications or any items or services provided for Your 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; and the applicable payment limits determined from the Schedule. This Benefit will not be payable at the same time as any other Benefit except when the company pays for: Privileged Care Coordination Services or Caregiver Training.

3.1.7 Home and Community Care Benefit (Incidental Homemaker and Chore Services, Home Health Agencies and Independent Providers only)

This covers expenses incurred for care and support services that are received while the insured is living at home. This includes Adult Day Care, Nurse and Therapist Services, Health and Personal Care Services, Homemaker and Chore Care. Homemaker and Chore services must be

GENWORTH LIFE INSURANCE COMPANY

incidental. No Informal Care providers are permitted. An option to cover Informal Care providers is available.

Payment of this Benefit is subject to: any Elimination Period requirement; the Coverage Maximum; and the applicable payment limits determined from the Schedule. This Benefit will not be payable at the same time as any other Benefit except when the company pays for: Privileged Care Coordination Services or the Home Assistance Benefit.

3.1.8 Home and Community Care Benefit (Formal and Informal Care)

Same as 3.1.8 above except that Formal and Informal care providers are permitted; and Homemaker and Chore Care do not have to be incidental.

3.1.9 Bed Reservation Benefit (Nursing Facility only)

This benefit covers expenses incurred for reserving room accommodations in a Nursing Facility when confinement is interrupted by a temporary absence.

Payment of this Benefit is subject to: any Elimination Period requirement; the Coverage Maximum; and the applicable payment limits determined from the Schedule. This Benefit will not be payable at the same time as any other Benefit except when the company pays for: Privileged Care Coordination Services or Caregiver Training.

3.1.10 Bed Reservation Benefit (Nursing Facility and Assisted Living Facility only)

Same as 3.1.10 except that this benefit covers expenses incurred for reserving room accommodations in a Nursing Facility or Assisted Living Facility when confinement is interrupted by a temporary absence.

3.1.11 Home Assistance Benefit

This benefit covers 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 home. Payment of this benefit is not subject to, and cannot be used to satisfy any Elimination Period requirement.

Payment under the terms of this Benefit is subject to: the Coverage Maximum; and the applicable payment limits determined from the Schedule. 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 under the terms of this Benefit is not subject to, and days of Covered Care under it cannot be used to satisfy, any Elimination Period requirement.

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3.1.12 Hospice Care Benefit

This benefit covers expenses incurred for Hospice Care received while living at Home; and 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 convenience, such as: transportation; televisions; telephones; beauty care; guest meals; and entertainment.

Payment under this benefit is not subject to any Deductible or Elimination Period requirement; and, when payable, cannot be used to satisfy any Elimination Period requirement. This Benefit will not be payable at the same time as any other Benefit; except when the company pays for Privileged Care Coordination Services.

3.1.13 Respite Care Benefit

This benefit covers expenses incurred for temporary care received in order to provide short-term relief for the person who normally and primarily provides care in the home on a regular, unpaid basis. Respite Care can be received: in Your Home; or during a temporary stay in a Nursing Facility or Assisted Living Facility.

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

3.1.14 Alternate Care Benefit

The Insured will be eligible to receive payment for care, services, devices or treatments not otherwise payable under the policy subject to the company's approval. Covered Expenses for Alternate Care means the expenses incurred for Qualified Long Term Care Services for which no payment is made under the policy and that are provided under the following conditions:

- They are not specifically excluded from payment.
- It is mutually agreed, in writing, that they are cost-effective alternatives to care and services available under the policy. The company reserves the right to refuse to include any care, services, devices or treatments in that agreement.
- They are clearly specified in the Plan of Care and in the written mutual agreement.
- You receive written approval from the company prior to the date they are received.
- They are received while the written agreement is in effect.

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3.1.15 International Coverage Benefit

This benefit covers expenses incurred outside of the United States. Covered Expenses for International Coverage means expenses paid by the Insured for care and support services (including room charges) provided by an Out-of-Country Nursing Facility. Covered Expenses may also include benefits received while in the home. 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: Elimination Period requirement; the Coverage Maximum; and the payment limits in the Schedule. This Benefit will not be payable at the same time as any other Benefit.

3.1.16 Waiver of Premium Benefit

Premium payments will be waived for each coverage month that begins during a period for which benefits are paid or payable under either, the Nursing Home Benefit, Assisted Living Facility Benefit or the Home and Community Care Benefit (after satisfying the Elimination Period).

3.1.17 Contingent Nonforfeiture Benefit

This Benefit allows the insured to convert to a Shortened Benefit Period if there is a substantial increase in the premium rates. If there is a substantial increase in premium rates, as determined by the table in the policy, the company will:

- Offer to reduce the current level of coverage without proof of insurability so that the required premium rates are not increased;
- Offer to convert coverage to a paid-up status with a Shortened Benefit Period. This option may be elected at any time during the 120-day period following the date of the premium rate increase (this is the default option).

GENWORTH LIFE INSURANCE COMPANY

3.2 *Optional Benefits*

3.2.1 Graded Refund of Premium on Death Benefit

This pays a Refund of Premium Benefit Amount upon death based on the insured's age as of the last policy anniversary. If the insured is age 65 or younger on the last policy anniversary before death occurs, this benefit will pay an amount equal to the total premium paid less claims. Each policy anniversary thereafter, the percentage of premium considered is reduced by 10% until the policy anniversary on which the insured is age 75. At this time, no benefits will be payable.

3.2.2 10 Year Refund of Premium on Death Benefit

This pays a Refund of Premium Benefit Amount equal to the total premium paid less claims if the insured has been covered for 10 years prior to death.

3.2.3 Restoration Benefit

Under this benefit, the Insured is eligible for a payment Restoration if, while coverage is continuously in force, the Insured fully recovers from being Chronically Ill. Fully Recover means that for a period of 180 consecutive days:

- Coverage has been continuously in force on a premium paying basis;
- The Insured neither required nor received care or services that would qualify as Covered Care;
- He/she has been able to continuously perform at least 5 Activities of Daily Living without any direct supervision or assistance; and has not had Severe Cognitive Impairment.

The company will verify, at our own cost, whether the Insured has fully recovered. Restoration means that the unused Coverage Maximum will be increased by the amount of benefits previously paid for covered expenses.

3.2.4 Transition Benefit

The Insured is eligible to receive this benefit once either of the following occurs: He/she begins to satisfy any Deductible or Elimination Period; or a covered expense is incurred for which the Insured is eligible for the payment of any other Benefit (other than Covered Care Coordination).

Payment of this Benefit is not subject to any Elimination Period requirement; and payment under it cannot be used to satisfy any Elimination Period requirement. Payment under the terms of this Benefit is subject to: the Coverage Maximum; and the applicable payment limits in the Schedule.

GENWORTH LIFE INSURANCE COMPANY

3.2.5 Nonforfeiture Benefit Rider

This optional Rider will provide a reduced Lifetime Maximum upon lapse of the policy if it has been in force for at least three years. The same Benefits and Daily Maximum in effect at the time of lapse will apply (no future Benefit Increases Options will be applied). The policy will be in a paid-up status.

3.2.6 Shared Benefit Rider

This optional Rider provides a means for a couple to share the Policy Maximums of their policies in the event one person exhausts all benefits under his or her Policy. This Rider provides a minimum guaranteed benefit of 50% of their purchased benefit pool to the policyholder.

3.2.7 Shared Benefit Rider with Joint Waiver of Premium Rider

This optional Rider provides a means for a couple to share the Policy Maximums of their policies in the event one person exhausts all benefits under his or her Policy. In addition, the premium for each insured is waived when one of them goes on claim and there is a minimum guaranteed benefit of 50% of their purchased benefit pool to the policyholder.

3.2.8 Waiver of Home Care Elimination Period Endorsement

This optional endorsement will allow Covered Expenses eligible under the Home and Community Care description to no longer be subject to an elimination period.

3.2.9 10 Year Survivorship Benefit

If the insured's spouse or partner dies, the insured's Coverage will be paid up and no further premium payments will be required if on the date of the spouse or partner's death the following three criteria are met. They both continuously had coverage in force for at least the prior 10 year period, no claims had been filed by the policyholder and the coverage for both the insured and the spouse or partner included a similar 10 Year Survivorship Benefit for the entire 10 year period of concurrent claim free coverage.

3.2.10 Benefit Increase Options

At issue one of the following Benefit Increase Options 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
- No Benefit Increases

GENWORTH LIFE INSURANCE COMPANY

3.2.11 Future Purchase Options

The insured will be able to periodically purchase additional coverage (i.e. an increased Daily or Monthly Benefit and an increased Policy Maximum) without additional underwriting as long as he/she is not on claim.

3.2.12 Guaranteed Purchase Options

The insured will be able to periodically purchase additional coverage (i.e. an increased Daily or Monthly Benefit and an increased Policy Maximum) without additional underwriting even if he/she is on claim.

3.2.13 Enhanced Survivorship Benefit

If the insured's spouse or partner dies, the insured's Coverage will be paid up and no further premium payments will be required if on the date of the spouse or partner's death, they both continuously had coverage in force for 7 years, other than under a nonforfeiture benefit, and the coverage for both the insured and the spouse or partner included a similar Survivorship Benefit for the entire period of concurrent coverage.

3.2.11 Informal Care Benefit

This benefit covers expenses incurred for Informal Care that is intended to enable the insured to remain in the home. Informal Care means health or personal care assistance another person (which may include a member of the insured's immediate family) provides to the home. In all instances the person providing the assistance or supervision must be someone who did not normally reside with the Insured in the home at the time he/she became eligible for benefits and is neither from a Home Health Agency nor an Independent Provider. The assistance may be in the form of help with: simple health care tasks; personal hygiene; managing medications; or performing Activities of Daily Living.

Payment of this Benefit is subject to: any Elimination Period requirement unless stated otherwise in schedule; the Coverage Maximum; and the applicable payment limits determined from the Schedule. This Benefit will not be payable at the same time as any other Benefit except when the company pays for: Privileged Care Coordination Services.

4. **General Marketing Method**

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

GENWORTH LIFE INSURANCE COMPANY

5. Underwriting Standards

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

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 are listed below.

6.2 Morbidity

Genworth Life Insurance Company has marketed nursing facility policies for over 30 years, 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 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 Rates

Lapse rate assumptions differ based on Marital Status, Benefit Period and Policy Duration.

GENWORTH LIFE INSURANCE COMPANY

Table: Lapse Rates (per hundred)

	Married		Single
	< 6 Yr BP	>5 Yr BP	All
1	4.9%	4.1%	6.3%
2	2.6%	2.0%	3.1%
3	2.1%	1.8%	2.1%
4	1.5%	1.3%	1.5%
5	1.2%	1.1%	1.2%
6	1.0%	1.0%	1.1%
7	1.0%	0.9%	1.0%
8	1.0%	0.9%	1.0%
9	1.0%	0.8%	1.0%
10	0.9%	0.8%	1.0%
11	0.9%	0.8%	1.0%
12	0.9%	0.7%	1.0%
13	0.9%	0.7%	1.0%
14+	0.8%	0.6%	1.0%

6.4 Mortality Rates

Annuity 2000 with selection factors (See Table 1 for selection factors)

6.5 Net Investment Earnings Rate

4.0% earned rate on reserves and target surplus.

6.6 Expenses

- (a) Underwriting and Issue Costs – Average of \$300 per Policy
- (b) Commission, Sales and Marketing Expenses – 160% of First Year Premium, 8.5% for All Renewal years
- (c) Claims administration – 4.5% of incurred claims inflating at 2% per year.
- (d) Maintenance & Overhead - \$125 per policy inflating at 2% a year.
- (e) Premium Tax – 2.0% of premium in all years.

6.7 Statutory Active Life Reserve Basis

See Exhibit 1.

GENWORTH LIFE INSURANCE COMPANY

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 (4% in 2012). Claims continuance tables and benefit utilization rates are produced from current company experience.

6.9 Average Annual Premium

Average annual premium is \$2,668 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
<55	4%
55	9%
60	21%
65	33%
70	24%
75	9%

Table: Distribution of Issues by Marital Status

Marital Status	Distribution
Married	76%
Single Female	12%
Single Male	12%

Table: Distribution of Issues by Benefit Increase Option

Benefit Increase Option	Distribution
5% Compound	42%
4% Compound	13%
3% Compound	27%
5% Equal	11%
None	7%

GENWORTH LIFE INSURANCE COMPANY

Table: Distribution of Issues by Benefit Duration

Benefit Duration	Distribution
2 Years	17%
3 Years	28%
4 Years	36%
5 Years	12%
10 Years	7%

Table: Distribution of Issues by Underwriting Class

Gender	Distribution
Preferred Best	26%
Preferred	26%
Select	36%
Standard	12%


GENWORTH LIFE INSURANCE COMPANY

Actuarial Certification

I, Michael Drago, 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 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:
 - The emergence of experience such that the projected lifetime loss ratio using current assumptions has an A/E of 115% or less when compared to the projected lifetime loss ratio using original pricing assumptions. Experience resulting in an A/E Loss ratio that exceeds 115% may result in the company seeking rate actions.
- (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.



Michael T. Drago, FSA, MAAA
Date: August 1, 2012

GENWORTH LIFE INSURANCE COMPANY

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 15%.

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 (4.0% in 2012)

GENWORTH LIFE INSURANCE COMPANY

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

ACTUARIAL MEMORANDUM**LONG TERM CARE INSURANCE POLICY**

Policy Form Series: 8011

August 2012

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) Group Long Term Care Insurance Policy (Policy Form Series 8011) 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.

2. Policy Information

This plan is a Guaranteed Renewable policy. 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 a summary of the benefits provided. 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 the benefits provided by the policy:

- The insured must be Chronically Ill as defined in the policy;
- The company must receive a Current Eligibility Certification; and
- The company must receive ongoing proof which verifies that the Covered Care received is needed due to the Insured continually being Chronically Ill. The proof can be based on information from care providers, personal physicians, other Licensed Health Care Practitioners and other sources.

GENWORTH LIFE INSURANCE COMPANY

3.1.2 Benefit Payments

Expenses incurred by the insured are reimbursed subject to the amount of coverage purchased and other conditions stated in the policy. The coverage percentage is 100%. This is the percentage of the Covered Expenses incurred that will be payable after the Elimination Period is satisfied, subject to the maximum benefit selected.

3.1.3 Elimination Period

Payment of some 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

Elimination Period, when applicable, means the length of time, as determined from the schedule, that the Insured must remain Chronically Ill before benefits are payable. The Schedule describes how the Elimination Period is satisfied and the Benefits to which it applies. The Elimination Period needs to be met only once during the Insured's lifetime. We will count towards satisfying the Elimination Period, days on which the Insured receives Covered Care that is excluded from payment because of Non-Duplication or coordination provisions.

Two types of elimination periods will be offered:

Service Day: Days are counted in terms of the number of days the insured is disabled and incurs a covered expense. Once the elimination period begins, the insured does not need to incur expenses on each calendar day; however, only actual service days are counted.

Calendar Day: The elimination period begins on the first day a covered expense is incurred. Once the elimination period begins, the insured does not need to incur expenses to satisfy the elimination period. Thereafter, each elapsed day that the insured remains a Chronically Ill Individual counts toward satisfying the elimination period.

GENWORTH LIFE INSURANCE COMPANY

3.1.4 Privileged Care Coordination Services

These voluntary services are available when the Insured has functional or cognitive deficiencies that would qualify him/her as being Chronically Ill to the extent that they might soon need Covered Care. These services are intended to help identify care needs and community resources available to deliver care when the Insured is Chronically Ill. These services are furnished by a Privileged Care Coordination Team provided by the company at no cost. The company will pay for these services while coverage is in effect. These payments will be at the company's expense and will not count against any payment maximum.

3.1.5 Nursing Facility Benefit

This benefit covers expenses for Nursing Facility care which means expenses incurred for care and support services (including room charges) provided by the Nursing Facility. It includes expenses 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 prescription 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; and the applicable payment limits determined from the Schedule. This Benefit will not be payable at the same time as any other Benefit except when the company pays for: Privileged Care Coordination Services or Caregiver Training.

3.1.6 Assisted Living Facility Benefit

This benefit covers expenses for care in an Assisted Living Facility which means expenses incurred for care and support services (including room charges) provided by the Assisted Living Facility. They do not include expenses for prescription medications or any items or services provided for Your 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; and the applicable payment limits determined from the Schedule. This Benefit will not be payable at the same time as any other Benefit except when the company pays for: Privileged Care Coordination Services or Caregiver Training.

3.1.7 Home and Community Care Benefit (Incidental Homemaker and Chore Services, Home Health Agencies and Independent Providers only)

This covers expenses incurred for care and support services that are received while the insured is living at home. This includes Adult Day Care, Nurse and Therapist Services, Health and Personal Care Services, Homemaker and Chore Care. Homemaker and Chore services must be

GENWORTH LIFE INSURANCE COMPANY

incidental. No Informal Care providers are permitted. An option to cover Informal Care providers is available.

Payment of this Benefit is subject to: any Elimination Period requirement; the Coverage Maximum; and the applicable payment limits determined from the Schedule. This Benefit will not be payable at the same time as any other Benefit except when the company pays for: Privileged Care Coordination Services or the Home Assistance Benefit.

3.1.8 Home and Community Care Benefit (Formal and Informal Care)

Same as 3.1.8 above except that Formal and Informal care providers are permitted; and Homemaker and Chore Care do not have to be incidental.

3.1.9 Bed Reservation Benefit (Nursing Facility only)

This benefit covers expenses incurred for reserving room accommodations in a Nursing Facility when confinement is interrupted by a temporary absence.

Payment of this Benefit is subject to: any Elimination Period requirement; the Coverage Maximum; and the applicable payment limits determined from the Schedule. This Benefit will not be payable at the same time as any other Benefit except when the company pays for: Privileged Care Coordination Services or Caregiver Training.

3.1.10 Bed Reservation Benefit (Nursing Facility and Assisted Living Facility only)

Same as 3.1.10 except that this benefit covers expenses incurred for reserving room accommodations in a Nursing Facility or Assisted Living Facility when confinement is interrupted by a temporary absence.

3.1.11 Home Assistance Benefit

This benefit covers 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 home. Payment of this benefit is not subject to, and cannot be used to satisfy any Elimination Period requirement.

Payment under the terms of this Benefit is subject to: the Coverage Maximum; and the applicable payment limits determined from the Schedule. 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 under the terms of this Benefit is not subject to, and days of Covered Care under it cannot be used to satisfy, any Elimination Period requirement.

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3.1.12 Hospice Care Benefit

This benefit covers expenses incurred for Hospice Care received while living at Home; and 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 convenience, such as: transportation; televisions; telephones; beauty care; guest meals; and entertainment.

Payment under this benefit is not subject to any Deductible or Elimination Period requirement; and, when payable, cannot be used to satisfy any Elimination Period requirement. This Benefit will not be payable at the same time as any other Benefit; except when the company pays for Privileged Care Coordination Services.

3.1.13 Respite Care Benefit

This benefit covers expenses incurred for temporary care received in order to provide short-term relief for the person who normally and primarily provides care in the home on a regular, unpaid basis. Respite Care can be received: in Your Home; or during a temporary stay in a Nursing Facility or Assisted Living Facility.

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

3.1.14 Alternate Care Benefit

The Insured will be eligible to receive payment for care, services, devices or treatments not otherwise payable under the policy subject to the company's approval. Covered Expenses for Alternate Care means the expenses incurred for Qualified Long Term Care Services for which no payment is made under the policy and that are provided under the following conditions:

- They are not specifically excluded from payment.
- It is mutually agreed, in writing, that they are cost-effective alternatives to care and services available under the policy. The company reserves the right to refuse to include any care, services, devices or treatments in that agreement.
- They are clearly specified in the Plan of Care and in the written mutual agreement.
- You receive written approval from the company prior to the date they are received.
- They are received while the written agreement is in effect.

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3.1.15 International Coverage Benefit

This benefit covers expenses incurred outside of the United States. Covered Expenses for International Coverage means expenses paid by the Insured for care and support services (including room charges) provided by an Out-of-Country Nursing Facility. Covered Expenses may also include benefits received while in the home. 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: Elimination Period requirement; the Coverage Maximum; and the payment limits in the Schedule. This Benefit will not be payable at the same time as any other Benefit.

3.1.16 Waiver of Premium Benefit

Premium payments will be waived for each coverage month that begins during a period for which benefits are paid or payable under either, the Nursing Home Benefit, Assisted Living Facility Benefit or the Home and Community Care Benefit (after satisfying the Elimination Period).

3.1.17 Contingent Nonforfeiture Benefit

This Benefit allows the insured to convert to a Shortened Benefit Period if there is a substantial increase in the premium rates. If there is a substantial increase in premium rates, as determined by the table in the policy, the company will:

- Offer to reduce the current level of coverage without proof of insurability so that the required premium rates are not increased;
- Offer to convert coverage to a paid-up status with a Shortened Benefit Period. This option may be elected at any time during the 120-day period following the date of the premium rate increase (this is the default option).

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3.2 *Optional Benefits*

3.2.1 Graded Refund of Premium on Death Benefit

This pays a Refund of Premium Benefit Amount upon death based on the insured's age as of the last policy anniversary. If the insured is age 65 or younger on the last policy anniversary before death occurs, this benefit will pay an amount equal to the total premium paid less claims. Each policy anniversary thereafter, the percentage of premium considered is reduced by 10% until the policy anniversary on which the insured is age 75. At this time, no benefits will be payable.

3.2.2 10 Year Refund of Premium on Death Benefit

This pays a Refund of Premium Benefit Amount equal to the total premium paid less claims if the insured has been covered for 10 years prior to death.

3.2.3 Restoration Benefit

Under this benefit, the Insured is eligible for a benefit payment Restoration if, while coverage is continuously in force, the Insured fully recovers from being Chronically Ill. Fully Recover means that for a period of 180 consecutive days:

- Coverage has been continuously in force on a premium paying basis;
- The Insured neither required nor received care or services that would qualify as Covered Care;
- He/she has been able to continuously perform at least 5 Activities of Daily Living without any direct supervision or assistance; and has not had Severe Cognitive Impairment.

The company will verify, at our own cost, whether the Insured has fully recovered. Restoration means that the unused Coverage Maximum will be increased by the amount of benefits previously paid for covered expenses.

3.2.4 Transition Benefit

The Insured is eligible to receive this benefit once either of the following occurs: He/she begins to satisfy any Deductible or Elimination Period; or a covered expense is incurred for which the Insured is eligible for the payment of any other Benefit (other than Covered Care Coordination).

Payment of this Benefit is not subject to any Elimination Period requirement; and payment under it cannot be used to satisfy any Elimination Period requirement. Payment under the terms of this Benefit is subject to: the Coverage Maximum; and the applicable payment limits in the Schedule.

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3.2.5 Nonforfeiture Benefit Rider

This optional Rider will provide a reduced Lifetime Maximum upon lapse of the policy if it has been in force for at least three years. The same Benefits and Daily Maximum in effect at the time of lapse will apply (no future Benefit Increases Options will be applied). The policy will be in a paid-up status.

3.2.6 Shared Benefit Rider

This optional Rider provides a means for a couple to share the Policy Maximums of their policies in the event one person exhausts all benefits under his or her Policy. This Rider provides a minimum guaranteed benefit of 50% of their purchased benefit pool to the policyholder.

3.2.7 Shared Benefit Rider with Joint Waiver of Premium Rider

This optional Rider provides a means for a couple to share the Policy Maximums of their policies in the event one person exhausts all benefits under his or her Policy. In addition, the premium for each insured is waived when one of them goes on claim and there is a minimum guaranteed benefit of 50% of their purchased benefit pool to the policyholder.

3.2.8 Waiver of Home Care Elimination Period Endorsement

This optional endorsement will allow Covered Expenses eligible under the Home and Community Care description to no longer be subject to an elimination period.

3.2.9 10 Year Survivorship Benefit

If the insured's spouse or partner dies, the insured's Coverage will be paid up and no further premium payments will be required if on the date of the spouse or partner's death the following three criteria are met. They both continuously had coverage in force for at least the prior 10 year period, no claims had been filed by the policyholder and the coverage for both the insured and the spouse or partner included a similar 10 Year Survivorship Benefit for the entire 10 year period of concurrent claim free coverage.

3.2.10 Benefit Increase Options

At issue one of the following Benefit Increase Options 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
- No Benefit Increases

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3.2.11 Future Purchase Options

The insured will be able to periodically purchase additional coverage (i.e. an increased Daily or Monthly Benefit and an increased Policy Maximum) without additional underwriting as long as he/she is not on claim.

3.2.12 Guaranteed Purchase Options

The insured will be able to periodically purchase additional coverage (i.e. an increased Daily or Monthly Benefit and an increased Policy Maximum) without additional underwriting even if he/she is on claim.

3.2.13 Enhanced Survivorship Benefit

If the insured's spouse or partner dies, the insured's Coverage will be paid up and no further premium payments will be required if on the date of the spouse or partner's death, they both continuously had coverage in force for 7 years, other than under a nonforfeiture benefit, and the coverage for both the insured and the spouse or partner included a similar Survivorship Benefit for the entire period of concurrent coverage.

3.2.11 Informal Care Benefit

This benefit covers expenses incurred for Informal Care that is intended to enable the insured to remain in the home. Informal Care means health or personal care assistance another person (which may include a member of the insured's immediate family) provides to the home. In all instances the person providing the assistance or supervision must be someone who did not normally reside with the Insured in the home at the time he/she became eligible for benefits and is neither from a Home Health Agency nor an Independent Provider. The assistance may be in the form of help with: simple health care tasks; personal hygiene; managing medications; or performing Activities of Daily Living.

Payment of this Benefit is subject to: any Elimination Period requirement unless stated otherwise in schedule; the Coverage Maximum; and the applicable payment limits determined from the Schedule. This Benefit will not be payable at the same time as any other Benefit except when the company pays for: Privileged Care Coordination Services.

4. **General Marketing Method**

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

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5. Underwriting Standards

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

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 are listed below.

6.2 Morbidity

Genworth Life Insurance Company has marketed nursing facility policies for over 30 years, 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 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 Rates

Lapse rate assumptions differ based on Marital Status, Benefit Period and Policy Duration.

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Table: Lapse Rates (per hundred)

	Married		Single
	< 6 Yr BP	>5 Yr BP	All
1	4.9%	4.1%	6.3%
2	2.6%	2.0%	3.1%
3	2.1%	1.8%	2.1%
4	1.5%	1.3%	1.5%
5	1.2%	1.1%	1.2%
6	1.0%	1.0%	1.1%
7	1.0%	0.9%	1.0%
8	1.0%	0.9%	1.0%
9	1.0%	0.8%	1.0%
10	0.9%	0.8%	1.0%
11	0.9%	0.8%	1.0%
12	0.9%	0.7%	1.0%
13	0.9%	0.7%	1.0%
14+	0.8%	0.6%	1.0%

6.4 Mortality Rates

Annuity 2000 with selection factors (See table 1 for selection factors)

6.5 Net Investment Earnings Rate

4.0% earned rate on reserves and target surplus.

6.6 Expenses

- (a) Underwriting and Issue Costs – Average of \$300 per Policy
- (b) Commission, Sales and Marketing Expenses – 160% of First Year Premium, 8.5% for All Renewal years
- (c) Claims administration – 4.5% of incurred claims inflating at 2% per year.
- (d) Maintenance & Overhead - \$125 per policy inflating at 2% a year.
- (e) Premium Tax – 2.0% of premium in all years.

6.7 Statutory Active Life Reserve Basis

See Exhibit 1.

GENWORTH LIFE INSURANCE COMPANY

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 (4% in 2012). Claims continuance tables and benefit utilization rates are produced from current company experience.

6.9 Average Annual Premium

Average annual premium is \$2,678 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
<55	4%
55	9%
60	21%
65	33%
70	24%
75	9%

Table: Distribution of Issues by Marital Status

Marital Status	Distribution
Married	76%
Single Female	12%
Single Male	12%

Table: Distribution of Issues by Benefit Increase Option

Benefit Increase Option	Distribution
5% Compound	42%
4% Compound	13%
3% Compound	27%
5% Equal	11%
None	7%

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Table: Distribution of Issues by Benefit Duration

Benefit Duration	Distribution
2 Years	17%
3 Years	28%
4 Years	36%
5 Years	12%
10 Years	7%

Table: Distribution of Issues by Underwriting Class

Gender	Distribution
Preferred Best	26%
Preferred	26%
Select	36%
Standard	12%

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Actuarial Certification

I, Michael Drago, 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 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:
 - The emergence of experience such that the projected lifetime loss ratio using current assumptions has an A/E of 115% or less when compared to the projected lifetime loss ratio using original pricing assumptions. Experience resulting in an A/E Loss ratio that exceeds 115% may result in the company seeking rate actions.
- (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.



Michael T. Drago, FSA, MAAA
Date: August 1, 2012

GENWORTH LIFE INSURANCE COMPANY

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 15%.

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 (4.0% in 2012)

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TABLE 1 - Selection Factors:

		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
Female Married	25 - 55	17%	25%	32%	39%	43%	47%	51%	53%	57%	60%	64%	66%	70%	73%	76%	79%	83%	86%	89%	92%	92%	92%	92%	92%	92%
	60	18%	29%	38%	46%	52%	55%	58%	61%	64%	65%	68%	71%	74%	76%	79%	82%	84%	87%	89%	92%	93%	94%	95%	96%	97%
	65	18%	29%	38%	46%	52%	55%	58%	61%	64%	65%	68%	71%	74%	76%	79%	83%	86%	89%	93%	97%	98%	98%	98%	98%	98%
	70	18%	29%	38%	46%	52%	55%	58%	61%	64%	65%	69%	72%	76%	80%	83%	87%	89%	92%	95%	98%	98%	98%	98%	98%	98%
	75	18%	29%	38%	46%	52%	56%	59%	63%	66%	69%	73%	75%	78%	81%	84%	87%	89%	92%	95%	98%	98%	98%	98%	98%	98%
	79	18%	29%	39%	48%	54%	58%	62%	65%	68%	70%	73%	75%	78%	81%	84%	87%	89%	92%	95%	98%	98%	98%	98%	98%	98%
Female Single	25 - 55	28%	40%	50%	58%	64%	69%	71%	73%	74%	76%	77%	79%	81%	82%	84%	86%	88%	88%	90%	92%	92%	92%	92%	92%	92%
	60	29%	44%	56%	66%	74%	78%	79%	80%	81%	82%	83%	84%	86%	87%	88%	88%	89%	90%	91%	92%	93%	94%	95%	96%	97%
	65	29%	44%	56%	66%	74%	78%	79%	80%	81%	82%	83%	84%	86%	87%	88%	89%	91%	93%	95%	97%	98%	98%	98%	98%	98%
	70	29%	44%	56%	66%	74%	78%	79%	80%	81%	82%	84%	86%	88%	90%	92%	94%	95%	96%	97%	98%	98%	98%	98%	98%	98%
	75	29%	44%	56%	66%	74%	79%	81%	83%	85%	86%	88%	89%	91%	92%	93%	94%	95%	96%	97%	98%	98%	98%	98%	98%	98%
	79	29%	45%	57%	68%	77%	82%	84%	85%	86%	87%	88%	89%	91%	92%	93%	94%	95%	96%	97%	98%	98%	98%	98%	98%	98%
Male Married	25 - 55	26%	31%	36%	40%	44%	47%	49%	51%	54%	56%	59%	61%	63%	66%	68%	71%	73%	76%	78%	80%	80%	80%	80%	80%	80%
	60	22%	31%	39%	47%	51%	55%	56%	59%	60%	62%	63%	66%	68%	69%	72%	73%	75%	76%	79%	80%	81%	82%	83%	84%	85%
	65	22%	31%	39%	47%	51%	55%	56%	59%	60%	62%	63%	66%	68%	69%	72%	74%	77%	79%	83%	85%	86%	87%	88%	89%	90%
	70	22%	31%	39%	47%	51%	55%	56%	59%	60%	62%	64%	68%	70%	72%	76%	78%	81%	84%	87%	90%	91%	92%	93%	94%	95%
	75	22%	31%	39%	47%	51%	55%	58%	61%	63%	66%	68%	72%	74%	77%	80%	83%	86%	88%	92%	95%	96%	97%	98%	98%	98%
	79	22%	32%	40%	48%	54%	58%	60%	64%	66%	69%	71%	75%	77%	80%	84%	87%	89%	92%	96%	98%	98%	98%	98%	98%	98%
Male Single	25 - 55	36%	49%	61%	66%	71%	76%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
	60	40%	55%	66%	70%	73%	77%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	81%	82%	83%	84%	85%
	65	40%	55%	66%	70%	73%	77%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	81%	82%	83%	84%	85%	86%
	70	40%	55%	66%	70%	73%	77%	80%	80%	80%	80%	81%	82%	83%	84%	85%	86%	87%	88%	89%	90%	91%	92%	93%	94%	95%
	75	40%	55%	66%	70%	73%	78%	82%	83%	84%	85%	86%	87%	88%	89%	90%	91%	92%	93%	94%	95%	96%	97%	98%	98%	98%
	79	40%	55%	68%	72%	77%	82%	86%	87%	88%	89%	90%	91%	92%	93%	94%	95%	96%	97%	98%	98%	98%	98%	98%	98%	98%
		26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50+
Female Married	25 - 55	92%	92%	92%	92%	92%	92%	92%	92%	92%	93%	94%	95%	96%	97%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%
	60	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%
	65	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%
	70	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%
	75	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%
	79	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%
Female Single	25 - 55	92%	92%	92%	92%	92%	92%	92%	92%	92%	93%	94%	95%	96%	97%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%
	60	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%
	65	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%
	70	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%
	75	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%
	79	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%
Male Married	25 - 55	80%	80%	80%	80%	80%	80%	80%	80%	80%	81%	82%	83%	84%	85%	86%	87%	88%	89%	90%	91%	92%	93%	94%	98%	
	60	86%	87%	88%	89%	90%	91%	92%	93%	94%	95%	96%	97%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%
	65	91%	92%	93%	94%	95%	96%	97%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%
	70	96%	97%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%
	75	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%
	79	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%
Male Single	25 - 55	80%	80%	80%	80%	80%	80%	80%	80%	80%	81%	82%	83%	84%	85%	86%	87%	88%	89%	90%	91%	92%	93%	94%	98%	
	60	86%	87%	88%	89%	90%	91%	92%	93%	94%	95%	96%	97%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%
	65	91%	92%	93%	94%	95%	96%	97%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%
	70	96%	97%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%
	75	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%
	79	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%



6620 West Broad Street
Building 4
Richmond, VA 23230
www.genworth.com

Re: Genworth Life Insurance Company
FEIN # 91-6027719 NAIC # 70025
GROUP ACCIDENT AND HEALTH INSURANCE
Long Term Care Insurance Policies 8010POL, et. al. and 8011POL et al. (See enclosed Attachment A)

We are submitting the Actuarial Memorandums and Rates for the group long term care insurance forms cited in Attachment A to this letter for your review and approval. (The form filing has been submitted under SERFF Tracking #GEFA-128674844.) These forms are new to our portfolio and will not replace any previously filed or approved forms. Substantially similar forms are being filed concurrently in Delaware, our state of domicile.

The group policies are guaranteed renewable and 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 forms, 8010POL et al are gender based.

Policy forms 8011POL et al are identical to policy forms 8010POL et al except that the premiums for the policy/certificate and related endorsements/riders are unisex based rather than gender based. Accordingly, all references to gender have been removed.

The forms are designed so that the group master policy may be issued to any group eligible by statute and/or regulation in your state for long term care insurance. Coverage may be issued to eligible employees or eligible retirees of an employer group or eligible members of other allowable groups. Coverage may also be offered to any of the following family members of eligible employees of employer groups, eligible retirees of employer groups or the eligible participants of other allowable groups: spouse, partner, surviving spouse or partner, adult child, sibling, parent or grandparent.

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 group policyholder will select and design the number and types of plans it wishes to offer to applicants. The policyholder will design these plans with respect to selecting single or multiple options of the following:

- Rate Guarantee Period
- Eligibility for Coverage
- Coverage Maximum
- Elimination Period
- Nursing Facility Maximum
- Benefit Increase Options
- Optional Benefits and Riders
- Policyholder contribution to premium payment

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/certificate:

- 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
- Waiver of Premium Benefit
- Contingent Nonforfeiture Benefit

The following optional riders and endorsements may be offered with the policy/certificate (based on plan design):

- 10 Year Refund of Premium on Death Benefit
- Graded Refund of Premium on Death
- Restoration Benefit
- Transition Benefit
- Nonforfeiture Benefit
- Shared Benefit
- Waiver of Home and Community Care Elimination Period
- International Nursing Facility
- International Coverage Benefit
- 10 Year Survivorship Benefit
- Enhanced Survivorship Benefit
- Future Purchase Option
- Guaranteed Purchase Option
- Simple Benefit Increase
- Compound Benefit Increase
- To Age 65 Premium Payment
- 10 Year Premium Payment
- Informal Care Benefit

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, Master Application, Application Part I, Coverage Selection form and Things You Should Know form 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 employee meetings, agent/producer assisted sales, the Internet or the direct response method. Each applicant will receive an Outline of Coverage at time of application.

It is our intention to use Potential Rate Increase Disclosure form 45912 04/04/11, Application form 43160DC, Application Part II form 133363 05/15/12 and Overflow form 135282 01/01/13 in the solicitation of this product. These forms were previously approved by your Department on 5/4/11, 9/8/08 and 8/14/12 respectively. We also intend to use Wellness Endorsement form, 7053 END-WE, previously approved by your Department on 5/4/11.

An Actuarial Memorandum and rates are included for your review, together with any required certifications and filing fees.

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

Sincerely,

Camisha Jones
Contract Analyst
Camisha.jones@genworth.com
804-484-7044



Attachment A

Form Number

8010POL
8010CRTDC

Description

Policy (Gender Based)
Certificate

Endorsements

8010 END-FPO
8010 END-GPO
8010 END-WHC
8010 END-INF
8010 END-IC

Future Purchase Option
Guaranteed Purchase Option
Waiver of Home and Community Care Elimination Period
International Nursing Facility
International Coverage Benefit

Riders

8010 RDR-RP10
8010 RDR-GRP
8010 RDR-RB
8010 RDR-TB
8010 RDR-NFO
8010 RDR-SB
8010 RDR-SURV10
8010 RDR-ESURV
8010 RDR-SBI
8010 RDR-CBI
8010 RDR-LP65
8010 RDR-LP10
8010 RDR-INFC

10 Year Refund of Premium on Death Benefit
Graded Refund of Premium on Death
Restoration Benefit
Transition Benefit
Nonforfeiture Benefit
Shared Benefit
10 Year Survivorship Benefit
Enhanced Survivorship Benefit
Simple Benefit Increase
Compound Benefit Increase
To Age 65 Premium Payment
10 Year Premium Payment
Informal Care Benefit

8010-OL

Outline of Coverage

8011POL
8011CRTDC

Policy (Unisex)
Certificate

Endorsements

8011 END-FPO
8011 END-GPO
8011 END-WHC
8011 END-INF
8011 END-IC

Future Purchase Option
Guaranteed Purchase Option
Waiver of Home and Community Care Elimination Period
International Nursing Facility
International Coverage Benefit

Riders

8011 RDR-RP10
8011 RDR-GRP
8011 RDR-RB
8011 RDR-TB
8011 RDR-NFO

10 Year Refund of Premium on Death Benefit
Graded Refund of Premium on Death
Restoration Benefit
Transition Benefit
Nonforfeiture Benefit



8011 RDR-SB	Shared Benefit
8011 RDR-SURV10	10 Year Survivorship Benefit
8011 RDR-ESURV	Enhanced Survivorship Benefit
8011 RDR-SBI	Simple Benefit Increase
8011 RDR-CBI	Compound Benefit Increase
8011 RDR-LP65	To Age 65 Premium Payment
8011 RDR-LP10	10 Year Premium Payment
8011 RDR-INFC	Informal Care Benefit
8011-OL	Outline of Coverage
<u>Applications</u>	
80108011MA	Master Application
135343DC 01/01/13	Application Part I
<u>Additional Forms</u>	
135342 01/01/13	Coverage Selection
135923 01/01/13	Personal Worksheet
135922 01/01/13	Things You Should Know
Actuarial Memoranda and Rate Sheets	
Statement of Variability	

SERFF Tracking #:

GEFA-128674843

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

8010 RATES

State:

District of Columbia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name:

MEGA 3

Project Name/Number:

MEGA 3/8010

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
09/07/2012	Rate	Standard Premium Rates Form 8010	09/21/2012	DC Standard Premium Rates RS _Form 8010_ .pdf (Superseded)
09/07/2012	Rate	Standard Premium Rates Form 8011	09/21/2012	DC Standard Premium Rates RS _Form 8011_ .pdf (Superseded)

GENWORTH LIFE INSURANCE COMPANY

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

LONG TERM CARE INSURANCE POLICY**Policy Form Series: 8010****August 2012****Premium Rates**Table A

The Base premium rate table varies by Benefit Period, Benefit Increase Option, Underwriting Class, Marital Class, Gender and Issue Age. These 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
- International Coverage Benefit
- Waiver of Premium Benefit
- Contingent Nonforfeiture Benefit

Rates in the base tables have been provided for issue ages 25, 30, 35, 40, 45, 50, 55, 60, 65, 70, 75, 80, 85, 90 and 94. 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, 2190, 2920, and 3650. 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.

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-1 and A-2

These two tables of factors convert base rates from No Bio to either FPO or GPO. The factors are applied directly to the No Bio Base Rates found in Tables 1-12.

Table B

This table of factors converts rates from Lifetime Pay to either 10-Pay or Pay-to-65. Factors vary by Issue Age.

Table C

Table C converts 90 Service Day Elimination Period (EP) rates to 0, 30, 60, 180 or 365 Service Day EP rates.

Table D-1 to D-4

Table D-1 converts the Elimination Period from Service Days to Calendar Days. Table D-2 converts the 100% Home Care to Reduced Home Care coverage. Table D-3 converts the 100% Assisted Living Facility to Reduced Assisted Living Facility coverage. Table D-4 converts the policy to an 80% Coinsurance Plan.

Table E-1 to E-11

These tables contain factors for other benefit options and riders available through the policy.

Table F

This table contains modal factors for different billing frequencies.

Table G-1 to G-2

These tables contain factors for other benefit options and riders.

Table H

Rates for groups with simplified underwriting include a 15% level commission. This table contains adjustment factors for alternative commission levels.

GENWORTH LIFE INSURANCE COMPANY

Table I

This is a Group Underwriting Factor to account for unique characteristics of a given group.

Table J

This is an Expense Adjustment Factor to account for group specific expenses.

Table K

This table contains the Area Factor that will be applied based upon the Residence state of the applicants.

GENWORTH LIFE INSURANCE COMPANY

Rate Calculation Example

Issue Age: 60

Benefit Period: 1,095 Day

5% 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	144.40
1a	If BIO is FPO or GPO use the No Bio Base Rate and apply A-1 or A-2 Factor	1.000
2	Premium payment term is Lifetime.	1.00
3	Result: Step 1 x Step 1a x Step 2	144.40
4	Elimination Period is 60 Service Days. Factor from Table C-1	10%
5	Result: Step 3 x (1 + Step 4)	158.84
6	Plan Options and Features (Tables D-1 to D-4)	
	60% Home & Community Care. Factor from Table D-2	-4.0%
	75% Assisted Living Facility Coverage. Factor from Table D-3	-1.9%
	Sum of factors for Tables D-1 to D-4	-5.9%
7	Result: Step 5 x (1 + sum of factors from Step 6)	149.46844
8	Optional Benefits (Tables E-1 to E-10)	
	0-Day elimination period for Home Care. Factor from Table E-1	5.8%
	Restoration of Benefits. Factor from Table E-7	7.0%
	Nonforfeiture Benefit. Factor from Table E-8	22.0%
	Sum of factors for Tables E-1 to E-10	34.8%
9	Result: Step 7 x (1 + sum of factors from step 8)	201.483457
10	\$200 Daily Benefit i.e. 20 “units” of daily benefit	20
11	Result: Step 9 x Step 10	4029.6691
12	Premiums payable semi-annually. Factor from Table F	0.51
13	Result: Step 11 x Step 12	\$2,055.13
14	Apply Discount Factors if Applicable	\$2,055.13

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					Lifetime Maximum: 1,095 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	48.60	80.40	83.11	104.74	109.82	65.09	102.08	105.50	132.98	138.67
30	52.98	86.45	87.58	110.38	118.09	70.23	110.41	111.81	140.93	148.93
35	57.36	92.49	92.05	116.02	126.36	75.36	118.73	118.12	148.87	159.18
40	60.85	98.57	96.79	120.98	140.52	80.31	126.75	125.09	157.10	173.10
45	61.95	100.79	97.74	121.20	149.17	82.11	129.80	127.16	159.16	180.23
50	66.22	105.41	102.05	127.84	166.36	86.14	135.05	130.75	165.24	206.07
55	71.79	114.04	112.59	143.80	175.72	94.90	148.58	146.64	181.98	212.27
60	99.09	157.77	151.17	169.90	192.72	123.04	198.71	190.40	224.47	254.61
65	147.76	217.74	202.74	237.00	264.41	182.13	285.22	265.55	305.30	340.65
70	248.59	339.31	317.27	354.18	396.31	310.90	441.25	410.90	460.95	517.72
75	429.62	566.44	529.05	666.78	826.40	555.95	734.65	686.14	864.78	1061.46
80	751.84	934.63	846.48	1066.85	1322.24	972.91	1212.17	1097.82	1383.65	1698.34
85	1095.53	1359.46	1216.82	1533.59	1900.72	1417.67	1763.16	1578.12	1988.99	2441.36
90	1718.48	2095.83	1904.58	2400.41	2975.04	2223.80	2718.21	2470.10	3113.21	3821.26
94	2362.91	2973.81	2645.25	3333.90	4132.00	3057.73	3856.91	3430.70	4323.90	5307.30

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					Lifetime Maximum: 1,825 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	71.30	112.87	116.68	147.06	154.74	83.19	129.00	135.09	170.25	179.18
30	76.40	122.57	124.14	156.46	167.41	88.17	138.65	142.32	179.36	191.91
35	81.49	132.26	131.60	165.86	180.07	93.14	148.29	149.54	188.47	204.63
40	87.45	141.60	139.03	175.24	195.17	99.54	160.08	158.69	197.27	220.12
45	89.99	145.38	141.01	177.74	202.61	102.04	165.59	161.61	198.33	226.98
50	93.15	153.55	148.66	188.59	235.17	105.72	173.50	170.21	206.41	245.12
55	105.17	167.03	164.85	204.15	238.14	116.85	191.45	182.53	225.99	260.60
60	141.85	229.39	219.78	246.67	283.96	164.87	261.02	254.31	285.43	328.59
65	200.27	319.02	297.02	342.89	383.48	227.22	354.43	347.56	401.25	448.73
70	346.90	501.67	467.15	529.45	580.81	399.96	564.87	539.01	610.94	670.17
75	627.54	843.41	787.71	992.80	1181.44	704.98	966.77	890.36	1122.17	1346.72
80	1098.20	1391.63	1260.34	1588.48	1890.30	1233.72	1595.17	1424.58	1795.47	2154.75
85	1600.23	2024.18	1811.73	2283.44	2717.31	1797.70	2320.25	2047.83	2580.99	3097.46
90	2510.16	3120.62	2835.76	3574.08	4253.18	2819.92	3577.05	3205.30	4039.81	4848.19
94	3451.47	4427.90	3938.55	4964.00	5907.20	3877.39	5075.54	4451.80	5610.85	6733.60

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					Lifetime Maximum: 2,920 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	92.94	141.09	141.24	178.03	187.32	99.45	155.01	157.30	198.26	206.86
30	95.08	153.21	151.37	190.81	204.15	104.13	167.15	167.10	211.17	223.49
35	102.92	164.32	160.55	203.56	221.00	111.67	178.80	176.44	224.05	240.13
40	106.47	176.29	170.31	216.24	240.84	117.09	191.05	187.18	237.82	258.93
45	109.70	182.31	172.74	218.47	249.04	119.85	196.29	190.25	241.28	266.47
50	112.80	191.94	182.85	220.62	275.10	123.25	204.06	196.92	244.93	289.46
55	124.10	211.84	197.82	240.60	280.67	135.45	230.63	221.73	257.01	296.08
60	168.69	284.76	273.17	306.58	352.94	184.03	312.50	298.36	333.43	380.14
65	246.49	378.08	376.01	434.14	485.49	271.59	414.24	398.10	470.78	525.82
70	428.52	608.30	581.47	659.05	722.94	476.10	671.86	633.84	721.82	792.19
75	757.94	1042.33	959.83	1209.71	1439.57	837.09	1148.02	1069.25	1301.09	1422.28
80	1262.92	1648.07	1468.30	1850.58	2202.20	1433.17	1858.35	1677.08	2039.26	2225.10
85	1841.62	2401.40	2114.19	2664.66	3170.96	2089.02	2705.15	2412.55	2933.66	3201.23
90	2891.45	3700.61	3306.29	4167.12	4958.91	3278.21	4169.67	3774.73	4589.99	5008.46
94	3973.83	5251.76	4592.89	5788.74	6888.65	4506.58	5916.87	5243.10	6375.52	6956.82

Issue Age	Lifetime Maximum: 3,650 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	105.96	168.93	173.36	218.50	226.40
30	113.19	181.10	182.84	231.52	242.83
35	120.42	193.27	192.32	244.54	259.26
40	127.72	205.81	204.05	259.41	277.01
45	130.01	210.28	207.77	264.10	283.90
50	133.70	216.19	210.98	269.24	303.82
55	146.79	249.41	245.63	273.42	311.50
60	199.38	340.24	323.54	360.28	407.34
65	296.70	450.40	420.18	507.42	566.15
70	523.67	735.43	686.22	784.60	861.43
75	916.24	1253.71	1178.66	1392.46	1405.00
80	1603.42	2068.62	1885.86	2227.94	2248.00
85	2336.41	3008.90	2710.92	3202.66	3231.50
90	3664.96	4638.73	4243.18	5012.86	5058.00
94	5039.32	6581.98	5893.30	6962.30	7025.00

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					Lifetime Maximum: 1,095 x Daily Benefit				
	5%		3%	4%	5%	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	66.30	109.66	113.36	139.66	162.89	88.77	139.24	143.90	177.30	196.33
30	72.27	117.91	119.46	147.18	167.63	95.78	150.60	152.52	187.91	206.74
35	78.23	126.16	125.56	154.69	172.37	102.79	161.95	161.13	198.51	217.14
40	84.45	134.46	132.03	162.66	204.08	109.54	172.88	170.64	210.21	253.58
45	87.35	137.48	133.33	164.26	227.78	112.00	177.04	173.45	213.67	280.08
50	93.56	143.78	139.21	171.51	244.11	117.50	184.22	178.35	219.74	308.37
55	106.12	155.55	153.56	204.33	271.32	133.90	202.68	200.04	266.16	343.34
60	135.16	215.21	206.21	246.42	294.83	167.83	271.05	259.72	310.37	371.83
65	208.61	307.39	286.23	335.00	373.29	257.13	402.67	374.89	438.77	480.93
70	339.09	462.82	432.77	493.18	554.82	424.08	601.89	560.48	638.72	724.82
75	468.81	618.12	577.31	689.92	1033.97	606.67	801.68	748.74	894.78	1296.30
80	820.42	1019.90	923.70	1103.87	1654.35	1061.67	1322.77	1197.98	1431.65	2074.08
85	1195.47	1483.49	1327.81	1586.82	2378.13	1547.01	1924.03	1722.10	2057.99	2981.49
90	1875.24	2287.04	2078.32	2483.71	3722.29	2426.68	2966.22	2695.46	3221.21	4666.68
94	2578.46	3245.13	2886.55	3449.60	5169.85	3336.69	4208.82	3743.70	4473.90	6481.50

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					Lifetime Maximum: 1,825 x Daily Benefit				
	5%		3%	4%	5%	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	97.26	153.95	159.16	196.08	219.06	113.48	175.97	184.27	227.02	244.42
30	104.21	167.18	169.34	208.62	232.34	120.26	189.12	194.13	239.16	261.78
35	111.15	180.40	179.51	221.16	245.62	127.04	202.26	203.98	251.30	279.13
40	119.29	193.14	189.65	233.65	285.86	135.78	218.35	216.46	266.67	317.60
45	122.75	198.30	192.35	236.97	314.88	139.19	225.87	220.45	271.58	343.61
50	127.07	209.45	202.78	249.83	351.93	144.21	236.67	232.17	286.05	366.81
55	148.38	227.84	224.87	299.20	385.17	159.40	261.14	248.98	331.28	413.58
60	193.49	312.89	299.79	358.27	414.69	224.88	356.04	346.90	414.56	457.02
65	282.74	450.39	419.33	490.78	541.38	320.78	500.37	490.68	574.30	633.51
70	473.19	684.29	637.21	726.16	792.25	545.57	770.49	735.24	837.87	914.13
75	684.79	920.36	859.57	1027.23	1547.44	769.29	1054.97	971.58	1161.08	1749.01
80	1198.38	1518.59	1375.31	1643.57	2475.90	1346.26	1740.70	1554.53	1857.73	2798.42
85	1746.21	2208.86	1977.01	2362.63	3559.11	1961.69	2531.93	2234.63	2670.48	4022.72
90	2739.16	3405.33	3094.45	3698.03	5570.78	3077.16	3903.39	3497.69	4179.89	6296.44
94	3766.35	4831.89	4297.85	5136.15	7737.20	4231.10	5538.59	4857.90	5805.40	8745.05

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					Lifetime Maximum: 2,920 x Daily Benefit				
	5%		3%	4%	5%	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	126.77	192.44	192.67	237.37	265.18	135.65	211.43	214.57	264.35	286.99
30	129.69	208.97	206.47	254.42	283.34	142.04	228.59	228.52	281.56	307.65
35	140.38	224.13	219.00	271.43	301.44	152.32	245.06	241.83	298.74	328.28
40	145.22	240.46	232.32	288.32	352.76	160.32	262.12	256.53	317.10	377.43
45	149.63	248.67	235.63	291.27	387.04	164.66	269.56	260.72	321.70	410.18
50	153.88	261.81	249.42	292.26	411.69	170.51	280.20	270.40	325.62	433.18
55	175.09	288.97	269.84	352.62	453.95	190.30	315.93	303.78	397.37	478.94
60	230.10	388.42	372.62	445.28	515.43	251.03	424.44	405.25	484.27	540.99
65	347.99	533.76	530.85	621.39	685.39	380.22	584.81	562.02	657.83	737.75
70	584.53	829.74	793.14	903.91	986.12	641.11	908.58	859.08	979.03	1071.33
75	827.08	1137.43	1047.40	1251.67	1885.54	905.74	1244.61	1156.63	1382.21	2035.45
80	1378.14	1798.44	1602.25	1914.76	2884.43	1550.41	2014.45	1813.82	2167.58	3190.50
85	2009.63	2620.50	2307.06	2757.07	4153.30	2259.91	2932.40	2609.28	3118.20	4589.82
90	3155.23	4038.24	3607.91	4311.64	6495.14	3546.40	4519.93	4082.52	4878.77	7181.22
94	4336.36	5730.92	5011.89	5989.49	9022.69	4875.25	6413.91	5670.62	6776.62	9974.75

Issue Age	Lifetime Maximum: 3,650 x Daily Benefit				
	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	144.53	230.42	236.47	291.33	308.81
30	154.40	248.21	250.56	308.70	331.96
35	164.26	265.99	264.65	326.06	355.11
40	175.41	283.79	280.73	345.88	402.09
45	179.68	290.46	285.81	352.13	433.31
50	187.13	298.59	291.38	358.98	454.66
55	205.52	342.90	337.71	442.11	503.92
60	271.96	460.47	437.87	523.26	566.55
65	412.45	635.86	593.19	694.27	790.10
70	697.69	987.43	925.02	1054.15	1156.53
75	984.39	1351.79	1265.87	1512.75	2185.36
80	1722.68	2230.45	2025.39	2420.40	3496.58
85	2510.19	3244.30	2911.50	3479.33	5026.33
90	3937.56	5001.62	4557.13	5445.90	7867.30
94	5414.15	7096.90	6329.35	7563.75	10926.80

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					Lifetime Maximum: 1,095 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	32.86	53.40	55.20	72.23	87.67	43.24	67.81	70.08	82.03	105.67
30	35.49	57.43	58.17	73.46	91.25	46.65	73.34	74.27	86.93	109.85
35	38.11	61.45	61.14	74.68	94.83	50.06	78.87	78.46	91.82	114.03
40	43.80	66.26	65.05	83.04	113.03	56.36	85.20	84.08	103.03	136.29
45	47.77	68.47	66.41	88.15	126.79	60.44	88.19	86.40	110.19	153.20
50	53.15	70.73	80.72	106.51	141.41	65.99	90.61	87.72	117.53	175.16
55	54.76	77.49	88.64	112.03	149.36	69.10	100.95	99.63	133.17	180.42
60	65.35	104.04	99.69	120.98	162.51	81.15	131.05	125.56	152.38	184.92
65	98.16	144.65	134.67	150.98	175.65	121.00	189.48	176.40	197.76	226.30
70	149.15	203.58	190.36	212.67	243.19	186.54	264.75	246.54	276.57	317.70
75	257.77	339.87	317.43	357.87	404.64	333.57	440.79	411.68	471.10	509.12
80	451.10	560.79	507.89	572.59	647.42	583.75	727.30	658.69	753.76	814.59
85	657.31	815.69	730.09	823.10	930.67	850.60	1057.90	946.86	1083.53	1170.98
90	1031.08	1257.52	1142.75	1288.33	1456.70	1334.28	1630.92	1482.05	1695.96	1832.83
94	1417.74	1784.32	1587.15	1789.35	2023.20	1834.64	2314.15	2058.40	2355.50	2545.60

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					Lifetime Maximum: 1,825 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	47.37	74.98	77.51	93.05	117.91	55.26	85.70	89.74	105.29	130.03
30	50.75	81.42	82.47	97.95	123.45	58.57	92.11	94.54	113.25	149.49
35	54.13	87.86	87.43	102.84	128.99	61.88	98.52	99.34	121.20	168.95
40	61.39	95.19	93.45	115.51	153.62	68.04	107.62	106.66	131.12	182.01
45	66.25	98.78	95.81	123.65	172.22	71.54	112.50	109.79	135.90	187.94
50	71.36	103.02	99.74	132.22	199.90	77.13	116.41	114.20	145.69	208.35
55	76.57	113.48	112.00	149.71	202.41	81.04	130.07	124.01	165.77	213.43
60	93.55	151.29	144.94	175.89	206.23	108.73	172.15	167.72	203.53	227.28
65	133.04	211.92	197.31	221.21	254.75	150.94	235.44	230.89	258.86	298.09
70	208.14	301.00	280.29	317.67	348.49	239.98	338.92	323.41	366.56	402.10
75	376.53	506.05	472.63	535.58	605.59	422.99	580.06	534.21	605.35	684.48
80	658.93	834.98	756.21	856.93	968.94	740.23	957.10	854.74	968.56	1095.17
85	960.15	1214.52	1087.05	1231.83	1392.86	1078.62	1392.14	1228.68	1392.31	1574.30
90	1506.12	1872.39	1701.47	1928.09	2180.12	1691.96	2146.22	1923.16	2179.26	2464.13
94	2070.92	2656.76	2363.15	2677.90	3027.95	2326.45	3045.32	2671.05	3026.75	3422.40

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					Lifetime Maximum: 2,920 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	61.74	93.73	93.83	112.64	142.73	66.07	102.97	104.49	123.05	153.51
30	63.16	101.78	100.56	119.45	150.55	69.18	111.33	111.29	133.49	171.44
35	68.37	109.16	106.66	126.22	158.31	74.18	119.35	117.78	143.91	189.34
40	74.74	118.51	114.48	142.54	189.57	81.32	129.18	126.41	157.75	211.42
45	80.76	123.87	117.37	151.98	211.69	86.55	134.27	129.86	164.75	224.35
50	86.42	128.78	122.68	154.68	233.85	93.26	137.82	138.99	172.22	246.05
55	90.35	143.93	134.40	176.44	238.55	97.42	157.36	151.31	200.64	249.30
60	111.25	187.81	180.15	218.61	256.33	121.37	205.21	195.93	237.75	269.04
65	163.74	251.15	249.79	280.08	322.52	178.91	275.17	264.46	296.50	347.15
70	257.11	364.98	348.88	395.43	433.77	285.66	403.12	380.30	433.09	475.31
75	454.77	625.40	575.90	652.60	737.90	502.26	688.82	641.55	714.12	800.03
80	757.77	988.85	880.99	998.32	1128.82	859.91	1115.02	1006.25	1119.67	1254.14
85	1104.99	1440.85	1268.52	1437.49	1625.39	1253.41	1623.10	1447.54	1610.73	1804.18
90	1734.90	2220.38	1983.79	2248.01	2541.87	1966.93	2501.82	2264.86	2520.16	2822.82
94	2384.34	3151.08	2755.76	3122.82	3531.03	2703.95	3550.15	3145.88	3500.51	3920.91

Issue Age	Lifetime Maximum: 3,650 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	70.40	112.22	115.16	133.45	164.29
30	75.20	120.88	122.03	147.53	192.33
35	80.00	129.54	128.89	161.61	220.37
40	87.90	139.85	138.34	172.96	233.26
45	92.35	144.67	142.36	177.52	237.01
50	100.10	146.87	155.29	189.76	258.25
55	104.48	170.80	168.21	224.84	260.05
60	131.49	222.62	211.70	256.90	281.75
65	194.07	299.19	279.13	312.93	371.78
70	314.20	441.26	411.73	470.76	516.86
75	549.74	752.23	707.20	775.64	862.16
80	962.05	1241.18	1131.52	1241.02	1379.46
85	1401.84	1805.35	1626.56	1783.97	1982.97
90	2198.96	2783.25	2545.92	2792.30	3103.78
94	3023.57	3949.21	3536.00	3878.20	4310.80

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					Lifetime Maximum: 1,095 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	38.88	64.32	66.49	83.79	87.86	52.07	81.66	84.40	106.38	110.94
30	42.38	69.16	70.06	88.30	94.47	56.18	88.32	89.45	112.74	119.14
35	45.89	73.99	73.64	92.82	101.09	60.29	94.98	94.50	119.10	127.34
40	48.68	78.86	77.43	96.79	112.42	64.25	101.40	100.07	125.68	138.48
45	49.56	80.63	78.19	96.96	119.34	65.69	103.84	101.73	127.33	144.18
50	52.98	84.33	81.64	102.27	133.09	68.91	108.04	104.60	132.19	164.86
55	57.43	91.23	90.07	115.04	140.58	75.92	118.86	117.31	145.58	169.82
60	79.27	126.22	120.94	135.92	154.18	98.43	158.97	152.32	179.58	203.69
65	118.21	174.19	162.19	189.60	211.53	145.70	228.18	212.44	244.24	272.52
70	198.87	271.45	253.82	283.34	317.05	248.72	353.00	328.72	368.76	414.18
75	343.70	453.15	423.24	533.42	661.12	444.76	587.72	548.91	691.82	849.17
80	601.47	747.70	677.18	853.48	1057.79	778.33	969.74	878.26	1106.92	1358.67
85	876.42	1087.56	973.45	1226.88	1520.58	1134.14	1410.53	1262.50	1591.20	1953.09
90	1374.78	1676.66	1523.66	1920.33	2380.03	1779.04	2174.56	1976.08	2490.57	3057.00
94	1890.33	2379.05	2116.20	2667.12	3305.60	2446.18	3085.53	2744.56	3459.12	4245.84

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					Lifetime Maximum: 1,825 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	57.04	90.30	93.34	117.65	123.79	66.55	103.20	108.07	136.20	143.34
30	61.12	98.05	99.31	125.17	133.92	70.53	110.92	113.85	143.49	153.52
35	65.19	105.81	105.28	132.69	144.06	74.51	118.63	119.63	150.78	163.70
40	69.96	113.28	111.22	140.19	156.13	79.63	128.06	126.95	157.81	176.10
45	71.99	116.30	112.81	142.19	162.09	81.63	132.47	129.29	158.66	181.58
50	74.52	122.84	118.93	150.87	188.14	84.58	138.80	136.17	165.13	196.10
55	84.14	133.62	131.88	163.32	190.51	93.48	153.16	146.02	180.79	208.48
60	113.48	183.51	175.82	197.34	227.17	131.90	208.82	203.45	228.34	262.87
65	160.22	255.22	237.62	274.31	306.78	181.78	283.54	278.05	321.00	358.98
70	277.52	401.34	373.72	423.56	464.65	319.97	451.90	431.21	488.75	536.14
75	502.03	674.73	630.17	794.24	945.15	563.98	773.42	712.29	897.74	1077.38
80	878.56	1113.30	1008.27	1270.78	1512.24	986.97	1276.14	1139.66	1436.38	1723.80
85	1280.18	1619.35	1449.39	1826.75	2173.85	1438.16	1856.20	1638.26	2064.79	2477.96
90	2008.13	2496.49	2268.60	2859.26	3402.55	2255.94	2861.64	2564.24	3231.85	3878.55
94	2761.18	3542.32	3150.84	3971.20	4725.76	3101.91	4060.43	3561.44	4488.68	5386.88

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					Lifetime Maximum: 2,920 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	74.35	112.87	113.00	142.42	149.85	79.56	124.01	125.84	158.61	165.49
30	76.06	122.57	121.09	152.65	163.32	83.31	133.72	133.68	168.93	178.79
35	82.34	131.46	128.44	162.85	176.80	89.34	143.04	141.15	179.24	192.10
40	85.17	141.03	136.25	172.99	192.68	93.67	152.84	149.74	190.26	207.14
45	87.76	145.85	138.19	174.77	199.23	95.88	157.03	152.20	193.03	213.18
50	90.24	153.55	146.28	176.50	220.08	98.60	163.25	157.53	195.94	231.57
55	99.28	169.47	158.26	192.48	224.53	108.36	184.50	177.38	205.61	236.87
60	134.95	227.81	218.54	245.26	282.35	147.23	250.00	238.69	266.74	304.11
65	197.19	302.46	300.81	347.31	388.39	217.27	331.39	318.48	376.62	420.66
70	342.82	486.64	465.17	527.24	578.35	380.88	537.49	507.07	577.46	633.75
75	606.35	833.86	767.87	967.77	1151.66	669.67	918.41	855.40	1040.87	1137.83
80	1010.34	1318.46	1174.64	1480.46	1761.76	1146.54	1486.68	1341.66	1631.41	1780.08
85	1473.30	1921.12	1691.35	2131.73	2536.77	1671.21	2164.12	1930.04	2346.93	2560.99
90	2313.16	2960.49	2645.03	3333.70	3967.13	2622.56	3335.73	3019.79	3671.99	4006.76
94	3179.07	4201.41	3674.32	4630.99	5510.92	3605.26	4733.50	4194.48	5100.42	5565.46

Issue Age	Lifetime Maximum: 3,650 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	84.77	135.14	138.69	174.80	181.12
30	90.55	144.88	146.27	185.22	194.26
35	96.34	154.62	153.86	195.63	207.41
40	102.18	164.65	163.24	207.53	221.61
45	104.01	168.22	166.22	211.28	227.12
50	106.96	172.95	168.78	215.39	243.06
55	117.43	199.53	196.50	218.74	249.20
60	159.50	272.19	258.83	288.22	325.87
65	237.36	360.32	336.14	405.94	452.92
70	418.94	588.34	548.98	627.68	689.14
75	732.99	1002.97	942.93	1113.97	1124.00
80	1282.74	1654.90	1508.68	1782.35	1798.40
85	1869.13	2407.12	2168.73	2562.13	2585.20
90	2931.97	3710.98	3394.54	4010.28	4046.40
94	4031.46	5265.58	4714.64	5569.84	5620.00

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					Lifetime Maximum: 1,095 x Daily Benefit				
	5%		3%	4%	5%	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	53.04	87.73	90.69	111.73	130.31	71.02	111.39	115.12	141.84	157.06
30	57.81	94.33	95.57	117.74	134.10	76.62	120.48	122.01	150.32	165.39
35	62.58	100.93	100.45	123.75	137.90	82.23	129.56	128.90	158.81	173.71
40	67.56	107.57	105.63	130.13	163.26	87.63	138.31	136.51	168.17	202.87
45	69.88	109.98	106.66	131.41	182.22	89.60	141.63	138.76	170.94	224.06
50	74.85	115.02	111.37	137.21	195.29	94.00	147.38	142.68	175.79	246.70
55	84.90	124.44	122.85	163.46	217.06	107.12	162.14	160.03	212.93	274.67
60	108.13	172.17	164.97	197.14	235.86	134.26	216.84	207.78	248.30	297.46
65	166.89	245.91	228.98	268.00	298.63	205.70	322.14	299.91	351.02	384.74
70	271.27	370.26	346.22	394.54	443.86	339.26	481.51	448.38	510.98	579.86
75	375.05	494.50	461.85	551.94	827.18	485.34	641.34	598.99	715.82	1037.04
80	656.33	815.92	738.96	883.10	1323.48	849.34	1058.22	958.39	1145.32	1659.26
85	956.37	1186.79	1062.25	1269.45	1902.50	1237.61	1539.23	1377.68	1646.40	2385.19
90	1500.19	1829.64	1662.65	1986.97	2977.83	1941.34	2372.97	2156.37	2576.97	3733.34
94	2062.76	2596.10	2309.24	2759.68	4135.88	2669.35	3367.06	2994.96	3579.12	5185.20

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					Lifetime Maximum: 1,825 x Daily Benefit				
	5%		3%	4%	5%	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	77.81	123.16	127.33	156.86	175.25	90.78	140.78	147.42	181.62	195.54
30	83.36	133.74	135.47	166.90	185.87	96.21	151.29	155.30	191.33	209.42
35	88.92	144.32	143.61	176.93	196.50	101.63	161.81	163.18	201.04	223.30
40	95.43	154.51	151.72	186.92	228.68	108.62	174.68	173.17	213.34	254.08
45	98.20	158.64	153.88	189.58	251.90	111.35	180.70	176.36	217.26	274.89
50	101.66	167.56	162.22	199.86	281.54	115.37	189.34	185.74	228.84	293.45
55	118.70	182.27	179.90	239.36	308.14	127.52	208.91	199.18	265.02	330.86
60	154.79	250.31	239.83	286.62	331.75	179.90	284.83	277.52	331.65	365.62
65	226.19	360.31	335.46	392.62	433.10	256.62	400.30	392.54	459.44	506.81
70	378.55	547.43	509.77	580.93	633.80	436.46	616.39	588.19	670.30	731.30
75	547.83	736.29	687.66	821.78	1237.95	615.43	843.98	777.26	928.86	1399.21
80	958.71	1214.88	1100.25	1314.85	1980.72	1077.01	1392.56	1243.62	1486.18	2238.73
85	1396.97	1767.09	1581.61	1890.10	2847.29	1569.35	2025.54	1787.71	2136.39	3218.18
90	2191.33	2724.27	2475.56	2958.42	4456.63	2461.73	3122.71	2798.15	3343.91	5037.15
94	3013.08	3865.51	3438.28	4108.92	6189.76	3384.88	4430.87	3886.32	4644.32	6996.04

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					Lifetime Maximum: 2,920 x Daily Benefit				
	5%		3%	4%	5%	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	101.42	153.95	154.13	189.90	212.14	108.52	169.14	171.65	211.48	229.60
30	103.75	167.18	165.18	203.54	226.67	113.63	182.87	182.81	225.25	246.12
35	112.30	179.31	175.20	217.14	241.15	121.86	196.05	193.46	239.00	262.62
40	116.18	192.36	185.86	230.66	282.21	128.25	209.70	205.22	253.68	301.94
45	119.71	198.93	188.50	233.01	309.63	131.72	215.65	208.58	257.36	328.14
50	123.11	209.45	199.54	233.81	329.35	136.40	224.16	216.32	260.50	346.54
55	140.07	231.17	215.88	282.10	363.16	152.24	252.75	243.02	317.89	383.15
60	184.08	310.73	298.10	356.22	412.34	200.82	339.55	324.20	387.42	432.79
65	278.39	427.01	424.68	497.11	548.31	304.18	467.85	449.62	526.26	590.20
70	467.62	663.79	634.51	723.12	788.90	512.89	726.87	687.26	783.22	857.06
75	661.67	909.94	837.92	1001.33	1508.43	724.59	995.69	925.31	1105.77	1628.36
80	1102.51	1438.75	1281.80	1531.81	2307.54	1240.33	1611.56	1451.06	1734.06	2552.40
85	1607.71	2096.40	1845.64	2205.65	3322.64	1807.93	2345.92	2087.42	2494.56	3671.85
90	2524.19	3230.59	2886.33	3449.31	5196.11	2837.12	3615.94	3266.02	3903.02	5744.97
94	3469.09	4584.73	4009.51	4791.59	7218.15	3900.20	5131.13	4536.50	5421.30	7979.80

Issue Age	Lifetime Maximum: 3,650 x Daily Benefit				
	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	115.62	184.34	189.18	233.06	247.05
30	123.52	198.56	200.45	246.96	265.57
35	131.41	212.79	211.72	260.85	284.09
40	140.33	227.03	224.59	276.70	321.68
45	143.74	232.37	228.65	281.70	346.65
50	149.70	238.87	233.10	287.18	363.73
55	164.42	274.32	270.17	353.69	403.14
60	217.57	368.38	350.30	418.61	453.24
65	329.96	508.69	474.55	555.42	632.08
70	558.15	789.94	740.02	843.32	925.22
75	787.51	1081.43	1012.70	1210.20	1748.29
80	1378.15	1784.36	1620.31	1936.32	2797.26
85	2008.16	2595.44	2329.20	2783.46	4021.06
90	3150.05	4001.30	3645.71	4356.72	6293.84
94	4331.32	5677.52	5063.48	6051.00	8741.44

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	730 x Daily Benefit					1,095 x Daily Benefit				
	Lifetime Maximum:		3%	4%	5%	Lifetime Maximum:		3%	4%	5%
	No BIO	5% Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	5% Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	26.29	42.72	44.16	57.78	70.14	34.59	54.25	56.06	65.62	84.54
30	28.39	45.94	46.54	58.76	73.00	37.32	58.67	59.42	69.54	87.88
35	30.49	49.16	48.91	59.74	75.86	40.05	63.10	62.77	73.46	91.22
40	35.04	53.01	52.04	66.43	90.42	45.08	68.16	67.26	82.42	109.03
45	38.22	54.78	53.13	70.52	101.43	48.35	70.55	69.12	88.15	122.56
50	42.52	56.58	64.58	85.21	113.13	52.79	72.49	70.18	94.02	140.13
55	43.81	61.99	70.91	89.62	119.49	55.28	80.76	79.70	106.54	144.34
60	52.28	83.23	79.75	96.78	130.01	64.92	104.84	100.45	121.90	147.94
65	78.53	115.72	107.74	120.78	140.52	96.80	151.58	141.12	158.21	181.04
70	119.32	162.86	152.29	170.14	194.55	149.23	211.80	197.23	221.26	254.16
75	206.22	271.90	253.94	286.30	323.71	266.86	352.63	329.34	376.88	407.30
80	360.88	448.63	406.31	458.07	517.94	467.00	581.84	526.95	603.01	651.67
85	525.85	652.55	584.07	658.48	744.54	680.48	846.32	757.49	866.82	936.78
90	824.86	1006.02	914.20	1030.67	1165.36	1067.42	1304.74	1185.64	1356.77	1466.27
94	1134.19	1427.45	1269.72	1431.48	1618.56	1467.71	1851.32	1646.72	1884.40	2036.48

Issue Age	1,460 x Daily Benefit					1,825 x Daily Benefit				
	Lifetime Maximum:		3%	4%	5%	Lifetime Maximum:		3%	4%	5%
	No BIO	5% Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	5% Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	37.90	59.98	62.01	74.44	94.33	44.21	68.56	71.79	84.23	104.02
30	40.60	65.14	65.98	78.36	98.76	46.86	73.69	75.63	90.60	119.59
35	43.30	70.29	69.94	82.27	103.19	49.50	78.82	79.47	96.96	135.16
40	49.12	76.15	74.76	92.41	122.89	54.44	86.10	85.33	104.90	145.61
45	53.00	79.02	76.65	98.92	137.78	57.23	90.00	87.83	108.72	150.35
50	57.09	82.42	79.79	105.78	159.92	61.70	93.13	91.36	116.55	166.68
55	61.26	90.78	89.60	119.77	161.93	64.83	104.06	99.21	132.62	170.74
60	74.84	121.03	115.95	140.71	164.98	86.98	137.72	134.18	162.82	181.82
65	106.43	169.54	157.85	176.97	203.80	120.75	188.35	184.71	207.09	238.47
70	166.51	240.80	224.23	254.14	278.79	191.98	271.14	258.73	293.25	321.68
75	301.22	404.84	378.10	428.46	484.47	338.39	464.05	427.37	484.28	547.58
80	527.14	667.99	604.97	685.54	775.16	592.19	765.68	683.79	774.85	876.13
85	768.12	971.62	869.64	985.47	1114.29	862.90	1113.72	982.95	1113.84	1259.44
90	1204.90	1497.91	1361.17	1542.47	1744.10	1353.57	1716.98	1538.52	1743.41	1971.30
94	1656.73	2125.41	1890.52	2142.32	2422.36	1861.16	2436.25	2136.84	2421.40	2737.92

Issue Age	2,190 x Daily Benefit					2,920 x Daily Benefit				
	Lifetime Maximum:		3%	4%	5%	Lifetime Maximum:		3%	4%	5%
	No BIO	5% Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	5% Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	49.40	74.98	75.06	90.12	114.19	52.86	82.38	83.60	98.44	122.81
30	50.53	81.42	80.45	95.56	120.44	55.34	89.06	89.03	106.79	137.15
35	54.69	87.33	85.33	100.97	126.64	59.35	95.48	94.22	115.13	151.47
40	59.79	94.81	91.58	114.03	151.66	65.06	103.34	101.13	126.20	169.13
45	64.61	99.10	93.89	121.59	169.35	69.24	107.42	103.89	131.80	179.48
50	69.13	103.02	98.14	123.74	187.08	74.61	110.26	111.19	137.77	196.84
55	72.28	115.14	107.52	141.15	190.84	77.93	125.89	121.04	160.51	199.44
60	89.00	150.25	144.12	174.88	205.06	97.10	164.17	156.74	190.20	215.23
65	130.99	200.92	199.83	224.06	258.01	143.12	220.14	211.57	237.20	277.72
70	205.69	291.98	279.10	316.34	347.02	228.53	322.49	304.24	346.48	380.25
75	363.82	500.32	460.72	522.08	590.32	401.80	551.05	513.24	571.29	640.03
80	606.21	791.08	704.79	798.66	903.06	687.92	892.01	805.00	895.74	1003.31
85	883.99	1152.68	1014.82	1149.99	1300.31	1002.73	1298.48	1158.03	1288.58	1443.34
90	1387.92	1776.31	1587.03	1798.41	2033.50	1573.54	2001.45	1811.88	2016.13	2258.26
94	1907.47	2520.87	2204.61	2498.25	2824.82	2163.16	2840.12	2516.70	2800.41	3136.73

Issue Age	3,650 x Daily Benefit				
	Lifetime Maximum:		3%	4%	5%
	No BIO	5% Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	56.32	89.78	92.13	106.76	131.43
30	60.16	96.70	97.62	118.02	153.86
35	64.00	103.63	103.11	129.29	176.30
40	70.32	111.88	110.67	138.37	186.61
45	73.88	115.74	113.89	142.02	189.61
50	80.08	117.50	124.23	151.81	206.60
55	83.58	136.64	134.57	179.87	208.04
60	105.19	178.10	169.36	205.52	225.40
65	155.26	239.35	223.30	250.34	297.42
70	251.36	353.01	329.38	376.61	413.49
75	439.79	601.78	565.76	620.51	689.73
80	769.64	992.94	905.22	992.82	1103.56
85	1121.47	1444.28	1301.25	1427.18	1586.37
90	1759.17	2226.60	2036.74	2233.84	2483.02
94	2418.86	3159.37	2828.80	3102.56	3448.64

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					Lifetime Maximum: 1,095 x Daily Benefit				
	5%		3%	4%	5%	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	35.24	51.46	53.19	59.92	83.25	45.04	65.33	67.52	75.49	97.94
30	35.98	55.33	56.05	62.87	88.15	46.64	70.66	71.56	79.21	109.14
35	36.71	59.20	58.91	65.82	93.05	48.23	75.99	75.60	82.93	120.33
40	41.00	63.25	61.95	77.53	105.16	52.79	81.12	80.06	92.74	132.80
45	43.68	64.81	62.56	86.19	113.14	55.28	83.07	81.38	98.92	140.07
50	45.14	67.46	68.58	89.87	120.12	56.06	86.43	83.68	105.76	148.80
55	49.25	72.99	72.05	95.64	134.34	62.15	95.09	93.85	116.47	162.27
60	63.42	100.97	96.75	108.74	136.06	78.74	127.17	121.86	143.66	169.88
65	94.57	139.35	129.75	154.19	169.23	116.56	182.54	169.95	201.96	218.02
70	159.10	217.16	203.06	236.42	253.64	198.98	282.40	262.97	306.19	331.34
75	274.95	362.52	338.59	381.73	422.04	355.81	470.18	439.13	502.50	543.06
80	481.16	598.16	541.74	610.77	675.26	622.67	775.80	702.61	804.00	868.90
85	701.12	870.05	778.76	877.98	970.69	907.32	1128.43	1010.00	1155.75	1249.04
90	1099.80	1341.32	1218.92	1374.23	1519.34	1423.24	1739.67	1580.87	1809.00	1955.02
94	1512.23	1903.23	1692.95	1908.65	2110.20	1956.96	2468.45	2195.65	2512.50	2715.30

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					Lifetime Maximum: 1,825 x Daily Benefit				
	5%		3%	4%	5%	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	49.34	72.24	74.68	84.25	117.53	54.83	82.56	86.46	97.54	139.49
30	50.75	78.45	79.45	89.04	127.07	57.22	88.73	91.09	106.56	144.64
35	52.15	84.65	84.22	93.83	136.60	59.61	94.90	95.71	115.57	149.79
40	57.49	91.72	90.04	113.29	149.98	63.77	102.87	102.78	131.37	164.04
45	60.58	95.19	92.32	128.31	157.47	65.42	106.80	105.81	142.02	171.85
50	64.72	98.27	95.15	129.29	169.79	69.15	111.04	108.94	143.00	176.97
55	68.87	106.90	105.51	130.66	182.04	76.51	122.53	116.82	144.64	191.97
60	90.78	146.81	140.66	157.76	190.92	105.51	167.05	162.76	182.57	210.30
65	128.17	204.18	190.09	225.90	245.43	145.42	226.83	222.44	264.33	287.19
70	222.02	321.07	298.98	348.11	371.72	255.98	361.52	344.97	401.66	428.91
75	401.63	539.78	504.13	571.28	631.60	451.19	618.73	569.83	645.71	713.89
80	702.85	890.64	806.61	914.05	1010.56	789.58	1020.90	911.73	1033.14	1142.22
85	1024.16	1295.47	1159.50	1313.94	1452.68	1150.53	1484.95	1310.61	1485.13	1641.95
90	1606.52	1997.19	1814.87	2056.61	2273.76	1804.76	2289.30	2051.39	2324.56	2570.00
94	2208.97	2833.85	2520.65	2856.40	3158.00	2481.55	3248.33	2849.15	3228.55	3569.45

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					Lifetime Maximum: 2,920 x Daily Benefit				
	5%		3%	4%	5%	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	64.31	90.30	90.40	101.99	142.27	67.07	99.21	100.68	112.64	151.94
30	63.15	98.06	96.87	108.59	154.96	68.30	106.98	106.95	118.87	161.96
35	65.86	105.17	102.75	115.16	167.65	71.47	114.43	112.92	125.09	171.97
40	69.99	114.19	110.29	139.80	185.08	76.18	122.95	120.44	144.04	192.76
45	73.85	119.37	113.09	157.71	193.56	79.14	126.97	123.03	156.72	205.13
50	78.38	122.84	117.03	151.25	198.62	81.97	130.60	126.03	156.83	208.99
55	81.27	135.58	126.61	153.99	214.55	89.96	147.60	141.91	174.86	228.62
60	107.95	182.25	174.83	196.07	237.30	117.78	200.00	190.95	212.95	249.00
65	157.75	241.98	240.65	286.02	310.72	173.82	265.11	254.78	305.38	336.52
70	274.26	389.31	372.14	433.32	462.68	304.71	430.00	405.66	469.33	507.00
75	485.09	667.09	614.29	696.10	769.60	535.74	734.73	684.31	761.72	834.39
80	808.28	1054.76	939.70	1064.87	1177.30	917.23	1189.34	1073.32	1194.31	1308.00
85	1178.65	1536.89	1353.07	1533.31	1695.20	1336.97	1731.30	1544.02	1718.11	1881.67
90	1850.55	2368.38	2116.01	2397.86	2651.04	2098.05	2668.59	2415.82	2688.16	2944.06
94	2543.28	3361.11	2939.43	3330.97	3682.68	2884.21	3786.80	3355.56	3733.86	4089.32

Issue Age	Lifetime Maximum: 3,650 x Daily Benefit				
	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	69.83	108.12	110.95	123.29	161.61
30	73.45	115.91	117.02	129.16	168.96
35	77.07	123.69	123.09	135.03	176.30
40	82.37	131.72	130.59	148.29	200.44
45	84.44	134.58	132.97	155.73	216.71
50	85.57	138.36	135.03	162.42	219.35
55	98.65	159.62	157.20	195.72	242.70
60	127.60	217.75	207.06	229.83	260.70
65	189.89	288.25	268.91	324.75	362.33
70	335.15	470.68	439.18	505.34	551.31
75	586.39	802.38	754.34	827.35	899.19
80	1026.18	1323.93	1206.94	1323.76	1438.70
85	1495.29	1925.71	1734.98	1902.91	2068.14
90	2345.56	2968.81	2715.62	2978.46	3237.08
94	3225.15	4212.50	3771.70	4136.75	4495.95

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					Lifetime Maximum: 1,095 x Daily Benefit				
	5%		3%	4%	5%	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	43.61	70.19	72.55	88.99	115.02	56.82	89.11	92.10	112.03	140.30
30	46.29	75.47	76.45	92.12	121.18	60.24	96.38	97.61	117.46	148.51
35	48.97	80.74	80.35	95.25	127.33	63.66	103.64	103.11	122.88	156.71
40	58.03	86.05	84.50	103.29	140.94	74.29	110.64	109.20	136.08	176.13
45	64.81	87.99	85.34	107.27	149.02	82.00	113.31	111.01	143.95	188.64
50	68.39	92.02	89.09	127.33	156.23	84.93	117.89	114.15	148.44	202.74
55	74.56	99.56	98.29	135.63	173.65	94.07	129.71	128.02	176.65	219.74
60	90.27	137.73	131.97	160.97	201.83	107.40	173.47	166.22	202.73	261.49
65	133.51	196.73	183.18	216.65	245.91	164.56	257.71	239.93	283.76	307.79
70	217.01	296.21	276.97	324.17	355.09	271.42	385.20	358.71	419.83	463.87
75	300.04	395.60	369.48	464.30	472.67	388.28	513.07	479.20	602.17	710.09
80	525.07	652.74	591.17	742.88	756.27	679.49	846.57	766.72	963.47	1136.14
85	765.10	949.44	849.80	1067.89	1087.14	990.11	1231.37	1102.16	1384.99	1633.21
90	1200.16	1463.72	1330.13	1671.48	1701.61	1553.12	1898.36	1725.12	2167.81	2556.32
94	1650.22	2076.90	1847.40	2321.50	2363.35	2135.54	2693.62	2396.00	3010.85	3550.45

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					Lifetime Maximum: 1,825 x Daily Benefit				
	5%		3%	4%	5%	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	62.23	98.53	101.86	120.47	156.55	72.62	112.62	117.93	139.08	172.65
30	65.40	107.00	108.38	129.78	165.94	75.49	121.04	124.24	154.26	193.48
35	68.56	115.47	114.89	139.08	175.32	78.35	129.45	130.55	169.44	214.31
40	80.79	123.61	121.37	152.85	197.56	89.45	139.75	138.53	176.83	233.22
45	89.85	126.90	123.10	160.63	212.06	97.04	144.56	141.08	177.28	242.99
50	91.85	134.05	129.78	170.42	231.39	99.27	151.46	148.60	197.85	253.22
55	104.25	145.82	143.91	198.57	246.51	110.33	167.13	159.35	219.88	272.92
60	123.84	200.25	191.87	234.02	291.64	143.93	227.86	222.02	270.78	321.40
65	180.95	288.25	268.36	317.40	346.49	205.30	320.24	314.04	371.42	405.44
70	302.84	437.95	407.82	477.31	507.04	349.16	493.12	470.55	550.73	585.04
75	438.27	589.03	550.13	691.31	750.49	492.35	675.18	621.81	781.40	799.55
80	766.97	971.90	880.21	1106.10	1200.78	861.61	1114.05	994.90	1250.24	1279.28
85	1117.59	1413.67	1265.30	1590.01	1726.13	1255.49	1620.43	1430.16	1797.22	1838.97
90	1753.08	2179.41	1980.47	2488.72	2701.76	1969.40	2498.17	2238.52	2813.04	2878.38
94	2410.49	3092.41	2750.65	3456.55	3752.45	2707.93	3544.70	3109.05	3907.00	3997.75

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					Lifetime Maximum: 2,920 x Daily Benefit				
	5%		3%	4%	5%	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	81.11	123.16	123.30	145.84	189.51	86.81	135.32	137.32	161.56	203.83
30	81.39	133.75	132.14	158.27	202.36	89.53	146.30	146.25	174.14	216.93
35	86.59	143.46	140.17	170.69	215.17	94.71	156.85	154.77	186.72	230.01
40	98.35	153.89	148.68	188.62	243.80	107.34	167.76	164.18	204.70	261.84
45	109.53	159.13	150.80	197.44	260.66	117.40	172.52	166.86	213.80	282.29
50	111.23	167.56	159.63	199.36	270.68	120.03	179.33	173.05	218.19	291.03
55	123.02	184.94	172.69	234.03	290.53	132.64	202.20	194.41	258.49	308.37
60	147.27	248.59	238.48	290.85	362.49	160.66	271.64	259.36	316.32	380.46
65	222.71	341.61	339.73	401.87	438.66	243.34	374.28	359.69	425.44	472.16
70	374.10	531.04	507.62	594.14	631.12	410.30	581.50	549.82	643.52	685.65
75	529.34	727.95	670.34	842.35	914.46	579.67	796.55	740.25	930.21	1069.38
80	882.02	1151.00	1025.45	1288.60	1398.91	992.26	1289.24	1160.85	1458.76	1678.89
85	1286.18	1677.12	1476.53	1855.46	2014.30	1446.34	1876.73	1669.95	2098.51	2415.08
90	2019.37	2584.47	2309.09	2901.67	3150.07	2269.69	2892.74	2612.83	3283.36	3778.75
94	2775.30	3667.78	3207.64	4030.84	4375.90	3120.15	4104.88	3629.22	4560.59	5248.67

Issue Age	Lifetime Maximum: 3,650 x Daily Benefit				
	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	92.50	147.47	151.34	177.28	218.15
30	97.67	158.86	160.36	190.01	231.51
35	102.84	170.24	169.37	202.74	244.86
40	116.34	181.63	179.67	220.78	279.88
45	125.27	185.90	182.92	230.17	303.93
50	128.82	191.10	186.48	237.02	311.38
55	142.26	219.46	216.13	282.95	326.22
60	174.06	294.69	280.24	341.79	398.43
65	263.97	406.95	379.64	449.01	505.66
70	446.51	631.96	592.03	692.90	740.18
75	630.00	865.14	810.16	1018.07	1224.29
80	1102.50	1427.48	1296.26	1628.91	1958.86
85	1606.50	2076.34	1863.37	2341.56	2815.87
90	2520.00	3201.02	2916.58	3665.05	4407.44
94	3465.00	4541.99	4050.80	5090.35	6121.45

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					Lifetime Maximum: 1,095 x Daily Benefit				
	5%		3%			4%			5%	
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	24.49	37.28	39.43	50.93	69.54	34.28	45.21	47.79	60.72	83.25
30	27.43	39.12	40.10	51.91	72.48	35.75	48.90	50.05	62.68	83.25
35	30.36	40.96	40.76	52.89	75.42	37.22	52.58	52.31	64.64	83.25
40	34.42	45.08	44.25	59.44	84.93	42.94	57.97	57.20	73.42	101.28
45	37.13	47.43	46.00	63.66	91.11	46.98	61.09	59.84	79.33	115.33
50	38.37	49.54	58.30	76.40	97.64	47.65	64.19	63.13	86.48	126.47
55	41.86	51.66	60.79	81.29	108.53	52.83	67.30	66.42	93.05	137.34
60	46.73	69.36	66.45	87.61	115.65	55.39	87.37	83.70	110.34	144.40
65	65.44	96.43	89.78	100.66	117.11	80.66	126.32	117.60	131.85	150.87
70	99.44	135.72	126.91	141.77	162.13	124.36	176.50	164.36	184.38	211.79
75	171.85	226.58	211.62	238.58	269.76	222.38	293.86	274.46	314.07	339.41
80	300.74	373.86	338.59	381.73	431.62	389.17	484.87	439.14	502.51	543.06
85	438.22	543.79	486.73	548.73	620.45	567.07	705.26	631.26	722.36	780.64
90	687.40	838.35	761.83	858.89	971.14	889.52	1087.28	988.06	1130.65	1221.88
94	945.18	1189.55	1058.10	1192.90	1348.80	1223.09	1542.77	1372.30	1570.35	1697.05

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					Lifetime Maximum: 1,825 x Daily Benefit				
	5%		3%			4%			5%	
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	34.28	49.98	52.85	68.56	93.05	44.07	57.13	59.83	73.46	97.94
30	38.20	54.28	55.57	71.50	95.50	45.05	61.40	63.03	76.40	97.94
35	42.12	58.57	58.29	74.44	97.94	46.03	65.67	66.23	79.33	97.94
40	47.74	64.76	63.58	82.92	116.08	51.83	73.24	72.57	91.91	124.45
45	51.49	68.42	66.38	88.15	129.66	55.60	77.93	76.06	100.88	146.07
50	55.01	72.04	70.52	95.00	144.33	58.78	82.32	79.37	105.78	150.43
55	58.54	75.66	74.67	102.84	154.07	61.94	86.71	82.68	112.63	163.17
60	63.85	100.85	96.63	127.38	162.28	72.48	114.76	111.81	147.39	166.38
65	88.70	141.28	131.55	147.48	169.83	100.63	156.96	153.93	172.58	198.73
70	138.76	200.67	186.86	211.78	232.33	159.98	225.95	215.60	244.38	268.07
75	251.02	337.36	315.08	357.05	403.73	281.99	386.71	356.14	403.57	456.31
80	439.29	556.64	504.13	571.28	645.97	493.48	638.07	569.82	645.71	730.10
85	640.10	809.66	724.68	821.22	928.58	719.07	928.10	819.12	928.21	1049.51
90	1004.08	1248.23	1134.29	1285.38	1453.43	1127.96	1430.83	1282.10	1452.85	1642.72
94	1380.61	1771.14	1575.40	1785.25	2018.65	1550.95	2030.23	1780.70	2017.85	2281.55

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					Lifetime Maximum: 2,920 x Daily Benefit				
	5%		3%			4%			5%	
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	44.68	62.48	63.98	83.00	112.64	49.28	68.65	70.38	90.47	119.98
30	47.54	67.84	67.76	87.20	116.46	53.15	74.22	74.56	95.02	125.57
35	53.20	72.77	71.11	91.36	120.20	58.43	79.57	78.52	99.55	131.11
40	58.12	80.63	77.89	102.32	143.24	63.59	87.90	86.00	111.35	154.81
45	62.77	85.80	81.32	108.35	159.37	67.27	93.01	89.97	118.33	171.79
50	66.62	90.05	86.74	111.14	168.84	69.44	98.55	96.06	122.17	177.64
55	69.08	95.96	89.60	121.20	181.58	74.47	104.91	100.87	133.08	190.20
60	75.93	125.19	120.11	158.32	201.70	81.79	136.80	130.62	172.18	203.98
65	109.17	167.43	166.54	186.73	215.01	119.27	183.45	176.31	197.67	231.43
70	171.41	243.32	232.59	263.62	289.18	190.44	268.75	253.54	288.73	316.88
75	303.18	416.93	383.93	435.06	491.94	334.84	459.21	427.69	476.08	533.35
80	505.18	659.22	587.31	665.54	752.55	573.28	743.34	670.82	746.44	836.09
85	736.66	960.55	845.66	958.32	1083.60	835.62	1082.06	965.01	1073.81	1202.79
90	1156.60	1480.23	1322.50	1498.66	1694.59	1311.30	1667.87	1509.88	1680.09	1881.88
94	1589.56	2100.68	1837.13	2081.86	2354.04	1802.65	2366.75	2097.22	2333.65	2613.94

Issue Age	Lifetime Maximum: 3,650 x Daily Benefit				
	5%		3%		
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	53.87	74.82	76.78	97.94	127.33
30	58.77	80.60	81.36	102.84	134.68
35	63.66	86.37	85.93	107.74	142.02
40	69.07	95.17	94.12	120.39	166.37
45	71.77	100.23	98.62	128.31	184.20
50	72.27	107.05	105.38	133.20	186.45
55	79.87	113.87	112.14	144.96	198.81
60	87.66	148.41	141.14	186.05	206.26
65	129.37	199.46	186.08	208.62	247.86
70	209.47	294.17	274.49	313.84	344.57
75	366.50	501.49	471.46	517.09	574.77
80	641.38	827.46	754.34	827.34	919.63
85	934.58	1203.58	1084.36	1189.31	1321.97
90	1466.00	1855.51	1697.26	1861.52	2069.17
94	2015.75	2632.82	2357.30	2585.45	2873.85

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					Lifetime Maximum: 1,095 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	31.72	46.31	47.87	53.93	74.93	40.54	58.80	60.77	67.94	88.15
30	32.38	49.80	50.45	56.58	79.34	41.97	63.59	64.40	71.29	98.22
35	33.04	53.28	53.02	59.24	83.75	43.41	68.39	68.04	74.64	108.30
40	36.90	56.92	55.75	69.77	94.64	47.51	73.01	72.05	83.47	119.52
45	39.31	58.33	56.30	77.57	101.83	49.75	74.76	73.24	89.03	126.06
50	40.63	60.71	61.72	80.88	108.11	50.45	77.79	75.31	95.18	133.92
55	44.33	65.69	64.85	86.08	120.91	55.94	85.58	84.47	104.82	146.04
60	57.08	90.87	87.08	97.87	122.45	70.87	114.45	109.67	129.29	152.89
65	85.11	125.42	116.78	138.77	152.31	104.90	164.29	152.96	181.76	196.22
70	143.19	195.44	182.75	212.78	228.28	179.08	254.16	236.67	275.57	298.21
75	247.46	326.27	304.73	343.56	379.84	320.23	423.16	395.22	452.25	488.75
80	433.05	538.34	487.57	549.69	607.74	560.40	698.22	632.35	723.60	782.01
85	631.01	783.04	700.88	790.18	873.62	816.58	1015.59	909.00	1040.18	1124.13
90	989.82	1207.19	1097.03	1236.81	1367.41	1280.92	1565.70	1422.78	1628.10	1759.51
94	1361.00	1712.91	1523.66	1717.79	1899.18	1761.26	2221.60	1976.09	2261.25	2443.77

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					Lifetime Maximum: 1,825 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	44.41	65.02	67.21	75.83	105.78	49.35	74.30	77.81	87.79	125.54
30	45.67	70.60	71.51	80.14	114.36	51.50	79.86	81.98	95.90	130.18
35	46.94	76.19	75.80	84.45	122.94	53.65	85.41	86.14	104.01	134.81
40	51.74	82.55	81.03	101.96	134.98	57.39	92.58	92.50	118.23	147.63
45	54.52	85.67	83.09	115.48	141.72	58.88	96.12	95.23	127.82	154.67
50	58.25	88.44	85.64	116.36	152.81	62.24	99.94	98.05	128.70	159.27
55	61.98	96.21	94.96	117.59	163.84	68.86	110.28	105.14	130.18	172.77
60	81.70	132.13	126.59	141.98	171.83	94.96	150.35	146.48	164.31	189.27
65	115.35	183.76	171.08	203.31	220.89	130.88	204.15	200.20	237.90	258.47
70	199.82	288.96	269.08	313.30	334.55	230.38	325.37	310.47	361.49	386.02
75	361.47	485.80	453.72	514.15	568.44	406.07	556.86	512.85	581.14	642.50
80	632.57	801.57	725.95	822.64	909.50	710.62	918.81	820.56	929.82	1028.00
85	921.74	1165.92	1043.55	1182.55	1307.41	1035.48	1336.46	1179.55	1336.62	1477.75
90	1445.87	1797.47	1633.38	1850.95	2046.38	1624.28	2060.37	1846.25	2092.10	2313.00
94	1988.07	2550.46	2268.59	2570.76	2842.20	2233.39	2923.50	2564.24	2905.70	3212.51

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					Lifetime Maximum: 2,920 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	57.88	81.27	81.36	91.79	128.05	60.36	89.29	90.61	101.38	136.75
30	56.84	88.25	87.19	97.73	139.46	61.47	96.28	96.25	106.99	145.76
35	59.28	94.65	92.47	103.64	150.88	64.32	102.99	101.63	112.58	154.78
40	62.99	102.77	99.26	125.82	166.57	68.56	110.66	108.40	129.64	173.48
45	66.46	107.43	101.78	141.94	174.20	71.23	114.28	110.73	141.05	184.62
50	70.54	110.55	105.33	136.12	178.76	73.78	117.54	113.43	141.15	188.09
55	73.14	122.02	113.95	138.59	193.09	80.96	132.84	127.72	157.37	205.76
60	97.16	164.02	157.35	176.47	213.57	106.00	180.00	171.85	191.66	224.10
65	141.97	217.78	216.58	257.42	279.65	156.44	238.60	229.30	274.85	302.87
70	246.83	350.38	334.93	389.99	416.42	274.23	387.00	365.10	422.40	456.30
75	436.58	600.38	552.86	626.49	692.64	482.16	661.26	615.88	685.55	750.95
80	727.45	949.29	845.73	958.38	1059.57	825.51	1070.41	965.99	1074.88	1177.20
85	1060.79	1383.20	1217.76	1379.98	1525.68	1203.28	1558.17	1389.62	1546.29	1693.50
90	1665.49	2131.54	1904.41	2158.07	2385.94	1888.25	2401.73	2174.23	2419.34	2649.66
94	2288.95	3025.00	2645.48	2997.88	3314.42	2595.79	3408.12	3020.01	3360.48	3680.39

Issue Age	Lifetime Maximum: 3,650 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	62.85	97.31	99.86	110.96	145.45
30	66.11	104.31	105.32	116.24	152.06
35	69.36	111.32	110.78	121.53	158.67
40	74.13	118.55	117.53	133.46	180.39
45	76.00	121.12	119.67	140.16	195.04
50	77.01	124.52	121.53	146.18	197.42
55	88.79	143.66	141.48	176.15	218.43
60	114.84	195.98	186.35	206.85	234.63
65	170.90	259.43	242.02	292.28	326.10
70	301.64	423.61	395.26	454.81	496.18
75	527.75	722.14	678.91	744.62	809.27
80	923.56	1191.53	1086.25	1191.38	1294.83
85	1345.77	1733.14	1561.48	1712.61	1861.32
90	2111.00	2671.93	2444.06	2680.61	2913.38
94	2902.63	3791.25	3394.53	3723.08	4046.36

GENWORTH LIFE INSURANCE COMPANY

Base Table 11
Female - Single Preferred Best Rates

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

Table with 2 main sections: 730 x Daily Benefit and 1,095 x Daily Benefit. Columns include Issue Age, Lifetime Maximum, and interest rates (3%, 4%, 5%) for No BIO, Simple BIO, and Compound BIO.

Table with 2 main sections: 1,460 x Daily Benefit and 1,825 x Daily Benefit. Columns include Issue Age, Lifetime Maximum, and interest rates (3%, 4%, 5%) for No BIO, Simple BIO, and Compound BIO.

Table with 2 main sections: 2,190 x Daily Benefit and 2,920 x Daily Benefit. Columns include Issue Age, Lifetime Maximum, and interest rates (3%, 4%, 5%) for No BIO, Simple BIO, and Compound BIO.

Table for 3,650 x Daily Benefit. Columns include Issue Age, Lifetime Maximum, and interest rates (3%, 4%, 5%) for No BIO, Simple BIO, and Compound BIO.

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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	730 x Daily Benefit					1,095 x Daily Benefit				
	Lifetime Maximum: 5%		3%			4%			5%	
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	22.04	33.55	35.49	45.84	62.59	30.85	40.69	43.01	54.65	74.93
30	24.68	35.21	36.09	46.72	65.23	32.18	44.01	45.05	56.41	74.93
35	27.32	36.86	36.68	47.60	67.88	33.50	47.32	47.08	58.18	74.93
40	30.98	40.57	39.82	53.50	76.44	38.65	52.17	51.48	66.08	91.15
45	33.42	42.69	41.40	57.29	82.00	42.28	54.98	53.86	71.40	103.80
50	34.53	44.59	52.47	68.76	87.88	42.89	57.77	56.82	77.83	113.82
55	37.67	46.49	54.71	73.16	97.68	47.55	60.57	59.78	83.75	123.61
60	42.06	62.42	59.81	78.85	104.09	49.85	78.63	75.33	99.31	129.96
65	58.90	86.79	80.80	90.59	105.40	72.59	113.69	105.84	118.67	135.78
70	89.50	122.15	114.22	127.59	145.92	111.92	158.85	147.92	165.94	190.61
75	154.67	203.92	190.46	214.72	242.78	200.14	264.47	247.01	282.66	305.47
80	270.66	336.47	304.73	343.56	388.45	350.25	436.38	395.22	452.26	488.75
85	394.40	489.41	438.05	493.86	558.40	510.36	634.74	568.13	650.12	702.58
90	618.66	754.51	685.65	773.00	874.02	800.57	978.55	889.25	1017.59	1099.69
94	850.66	1070.59	952.29	1073.61	1213.92	1100.78	1388.49	1235.07	1413.32	1527.35

Issue Age	1,460 x Daily Benefit					1,825 x Daily Benefit				
	Lifetime Maximum: 5%		3%			4%			5%	
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	30.85	44.98	47.57	61.70	83.75	39.66	51.42	53.85	66.11	88.15
30	34.38	48.85	50.01	64.35	85.95	40.55	55.26	56.73	68.76	88.15
35	37.91	52.71	52.46	67.00	88.15	41.43	59.10	59.61	71.40	88.15
40	42.97	58.29	57.22	74.63	104.47	46.65	65.91	65.31	82.72	112.00
45	46.34	61.58	59.74	79.34	116.69	50.04	70.14	68.45	90.79	131.46
50	49.51	64.84	63.47	85.50	129.90	52.90	74.09	71.43	95.20	135.39
55	52.69	68.09	67.20	92.56	138.66	55.75	78.04	74.41	101.37	146.85
60	57.47	90.77	86.97	114.64	146.05	65.23	103.28	100.63	132.65	149.74
65	79.83	127.15	118.40	132.73	152.85	90.57	141.26	138.54	155.32	178.86
70	124.88	180.60	168.17	190.60	209.10	143.98	203.36	194.04	219.94	241.26
75	225.92	303.62	283.57	321.35	363.36	253.79	348.04	320.53	363.21	410.68
80	395.36	500.98	453.72	514.15	581.37	444.13	574.26	512.84	581.14	657.09
85	576.09	728.70	652.22	739.09	835.72	647.17	835.29	737.21	835.39	944.56
90	903.67	1123.41	1020.86	1156.84	1308.09	1015.16	1287.74	1153.89	1307.57	1478.44
94	1242.55	1594.03	1417.86	1606.73	1816.79	1395.85	1827.20	1602.63	1816.07	2053.40

Issue Age	2,190 x Daily Benefit					2,920 x Daily Benefit				
	Lifetime Maximum: 5%		3%			4%			5%	
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	40.21	56.23	57.58	74.70	101.38	44.35	61.78	63.34	81.42	107.99
30	42.79	61.06	60.98	78.48	104.81	47.84	66.80	67.10	85.52	113.01
35	47.88	65.49	64.00	82.22	108.18	52.59	71.61	70.67	89.59	118.00
40	52.31	72.57	70.10	92.09	128.92	57.24	79.11	77.40	100.22	139.33
45	56.49	77.22	73.18	97.51	143.44	60.54	83.71	80.97	106.50	154.61
50	59.96	81.05	78.07	100.02	151.95	62.50	88.70	86.45	109.95	159.88
55	62.17	86.36	80.64	109.08	163.42	67.03	94.42	90.78	119.77	171.18
60	68.34	112.67	108.10	142.48	181.53	73.62	123.12	117.56	154.96	183.58
65	98.25	150.69	149.88	168.05	193.51	107.34	165.10	158.68	177.91	208.29
70	154.27	218.99	209.33	237.26	260.27	171.40	241.87	228.18	259.86	285.19
75	272.86	375.23	345.54	391.55	442.75	301.36	413.29	384.92	428.47	480.02
80	454.66	593.30	528.58	598.99	677.30	515.95	669.01	603.74	671.80	752.48
85	663.00	864.50	761.10	862.48	975.24	752.06	973.86	868.51	966.43	1082.51
90	1040.94	1332.20	1190.25	1348.80	1525.13	1180.17	1501.08	1358.89	1512.08	1693.69
94	1430.60	1890.61	1653.42	1873.67	2118.63	1622.39	2130.08	1887.50	2100.29	2352.55

Issue Age	3,650 x Daily Benefit				
	Lifetime Maximum: 5%		3%		
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	48.48	67.34	69.10	88.15	114.60
30	52.89	72.54	73.22	92.56	121.21
35	57.29	77.73	77.34	96.97	127.82
40	62.16	85.65	84.71	108.35	149.73
45	64.59	90.21	88.76	115.48	165.78
50	65.04	96.35	94.84	119.88	167.81
55	71.88	102.48	100.93	130.46	178.93
60	78.89	133.57	127.03	167.45	185.63
65	116.43	179.51	167.47	187.76	223.07
70	188.52	264.75	247.04	282.46	310.11
75	329.85	451.34	424.31	465.38	517.29
80	577.24	744.71	678.90	744.61	827.67
85	841.12	1083.22	975.92	1070.38	1189.77
90	1319.40	1669.96	1527.53	1675.37	1862.25
94	1814.18	2369.54	2121.57	2326.91	2586.47

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**Table A-1
Future Purchase Options**

FPO Offer	% Load
5% Compounded Annually every 3 years	1.065

**Table A-2
Guaranteed Purchase Options**

GPO Offer	% Load
5% Compounded Annually every 3 years	1.105

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Table B
Limited Pay Factors

(Multiple of Lifetime Pay Rates)

Issue Age	10-Year Premium Payment	To Age 65 Premium Payment
< 25	4.56	1.25
25-29	4.21	1.38
30-34	3.92	1.75
35-39	3.63	2.07
40-44	3.34	2.30
45	3.16	2.40
46	3.10	2.42
47	3.05	2.43
48	3.00	2.45
49	2.93	2.48
50	2.87	2.50
51	2.82	2.51
52	2.76	2.53
53	2.69	2.55
54	2.64	2.56
55	2.58	2.58
56	2.53	
57	2.45	
58	2.37	
59	2.28	
60	2.20	
61	2.15	
62	2.09	
63	2.03	
64	1.99	
65	1.93	
66	1.87	
67	1.81	
68	1.76	
69	1.70	
70	1.64	
71	1.59	
72	1.54	
73	1.48	
74	1.43	
75	1.37	
76	1.31	
77	1.25	
78	1.20	
79	1.14	
80	1.08	
81 and over	1.04	

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Table C-1

Service Day Elimination Period

(% Change to 90 Day Service Day EP)

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

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

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Table D-1

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

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	1.6%	1.6%	1.6%	1.6%	1.6%
25-29	1.6%	1.6%	1.6%	1.6%	1.6%
30-34	1.6%	1.6%	1.6%	1.6%	1.6%
35-39	1.6%	1.6%	1.6%	1.6%	1.6%
40-44	1.6%	1.6%	1.6%	1.6%	1.6%
45-49	1.6%	1.6%	1.6%	1.6%	1.6%
50-54	2.4%	2.4%	2.4%	2.4%	2.4%
55-59	2.4%	2.4%	2.4%	2.4%	2.4%
60-64	2.8%	2.8%	2.8%	2.8%	2.8%
65-69	2.8%	2.8%	2.8%	2.8%	2.8%
70-74	2.8%	2.8%	2.8%	2.8%	2.8%
75-79	2.8%	2.8%	2.8%	2.8%	2.8%
80-84	2.8%	2.8%	2.8%	2.8%	2.8%
85-89	2.8%	2.8%	2.8%	2.8%	2.8%
90-94	2.8%	2.8%	2.8%	2.8%	2.8%

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

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	1.8%	1.8%	1.8%	1.8%	1.8%
25-29	1.8%	1.8%	1.8%	1.8%	1.8%
30-34	1.8%	1.8%	1.8%	1.8%	1.8%
35-39	1.8%	1.8%	1.8%	1.8%	1.8%
40-44	1.8%	1.8%	1.8%	1.8%	1.8%
45-49	1.8%	1.8%	1.8%	1.8%	1.8%
50-54	2.7%	2.7%	2.7%	2.7%	2.7%
55-59	2.7%	2.7%	2.7%	2.7%	2.7%
60-64	3.1%	3.1%	3.1%	3.1%	3.1%
65-69	3.1%	3.1%	3.1%	3.1%	3.1%
70-74	3.1%	3.1%	3.1%	3.1%	3.1%
75-79	3.1%	3.1%	3.1%	3.1%	3.1%
80-84	3.1%	3.1%	3.1%	3.1%	3.1%
85-89	3.1%	3.1%	3.1%	3.1%	3.1%
90-94	3.1%	3.1%	3.1%	3.1%	3.1%

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

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	2.0%	2.0%	2.0%	2.0%	2.0%
25-29	2.0%	2.0%	2.0%	2.0%	2.0%
30-34	2.0%	2.0%	2.0%	2.0%	2.0%
35-39	2.0%	2.0%	2.0%	2.0%	2.0%
40-44	2.0%	2.0%	2.0%	2.0%	2.0%
45-49	2.0%	2.0%	2.0%	2.0%	2.0%
50-54	3.0%	3.0%	3.0%	3.0%	3.0%
55-59	3.0%	3.0%	3.0%	3.0%	3.0%
60-64	3.5%	3.5%	3.5%	3.5%	3.5%
65-69	3.5%	3.5%	3.5%	3.5%	3.5%
70-74	3.5%	3.5%	3.5%	3.5%	3.5%
75-79	3.5%	3.5%	3.5%	3.5%	3.5%
80-84	3.5%	3.5%	3.5%	3.5%	3.5%
85-89	3.5%	3.5%	3.5%	3.5%	3.5%
90-94	3.5%	3.5%	3.5%	3.5%	3.5%

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

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	2.5%	2.5%	2.5%	2.5%	2.5%
25-29	2.5%	2.5%	2.5%	2.5%	2.5%
30-34	2.5%	2.5%	2.5%	2.5%	2.5%
35-39	2.5%	2.5%	2.5%	2.5%	2.5%
40-44	2.5%	2.5%	2.5%	2.5%	2.5%
45-49	2.5%	2.5%	2.5%	2.5%	2.5%
50-54	3.7%	3.7%	3.7%	3.7%	3.7%
55-59	3.7%	3.7%	3.7%	3.7%	3.7%
60-64	4.3%	4.3%	4.3%	4.3%	4.3%
65-69	4.3%	4.3%	4.3%	4.3%	4.3%
70-74	4.3%	4.3%	4.3%	4.3%	4.3%
75-79	4.3%	4.3%	4.3%	4.3%	4.3%
80-84	4.3%	4.3%	4.3%	4.3%	4.3%
85-89	4.3%	4.3%	4.3%	4.3%	4.3%
90-94	4.3%	4.3%	4.3%	4.3%	4.3%

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

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	5.0%	5.0%	5.0%	5.0%	5.0%
25-29	5.0%	5.0%	5.0%	5.0%	5.0%
30-34	5.0%	5.0%	5.0%	5.0%	5.0%
35-39	5.0%	5.0%	5.0%	5.0%	5.0%
40-44	5.0%	5.0%	5.0%	5.0%	5.0%
45-49	5.0%	5.0%	5.0%	5.0%	5.0%
50-54	7.4%	7.4%	7.4%	7.4%	7.4%
55-59	7.4%	7.4%	7.4%	7.4%	7.4%
60-64	8.7%	8.7%	8.7%	8.7%	8.7%
65-69	8.7%	8.7%	8.7%	8.7%	8.7%
70-74	8.7%	8.7%	8.7%	8.7%	8.7%
75-79	8.7%	8.7%	8.7%	8.7%	8.7%
80-84	8.7%	8.7%	8.7%	8.7%	8.7%
85-89	8.7%	8.7%	8.7%	8.7%	8.7%
90-94	8.7%	8.7%	8.7%	8.7%	8.7%

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Table D-2
50% Home & Community Care Care

Issue Age	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
< 25	-4.0%	-4.0%	-4.0%	-4.0%	-4.0%
25-29	-4.0%	-4.0%	-4.0%	-4.0%	-4.0%
30-34	-4.0%	-4.0%	-4.0%	-4.0%	-4.0%
35-39	-4.0%	-4.0%	-4.0%	-4.0%	-4.0%
40-44	-5.0%	-5.0%	-4.0%	-4.0%	-4.0%
45-49	-5.0%	-5.0%	-4.0%	-4.0%	-4.0%
50-54	-6.0%	-6.0%	-4.0%	-4.0%	-4.0%
55-59	-8.0%	-6.0%	-4.0%	-4.0%	-4.0%
60-64	-9.0%	-6.0%	-5.0%	-5.0%	-5.0%
65-69	-9.0%	-6.0%	-5.0%	-5.0%	-5.0%
70-74	-9.0%	-6.0%	-5.0%	-5.0%	-5.0%
75-79	-9.0%	-6.0%	-6.0%	-6.0%	-6.0%
80-84	-9.0%	-7.0%	-7.0%	-7.0%	-7.0%
85-89	-9.0%	-7.0%	-7.0%	-7.0%	-7.0%
90-94	-9.0%	-7.0%	-7.0%	-7.0%	-7.0%

60% Home & Community Care Care

Issue Age	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
< 25	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%
25-29	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%
30-34	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%
35-39	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%
40-44	-4.0%	-4.0%	-3.0%	-3.0%	-3.0%
45-49	-4.0%	-4.0%	-3.0%	-3.0%	-3.0%
50-54	-5.0%	-5.0%	-3.0%	-3.0%	-3.0%
55-59	-6.5%	-5.0%	-3.0%	-3.0%	-3.0%
60-64	-7.0%	-5.0%	-4.0%	-4.0%	-4.0%
65-69	-7.0%	-5.0%	-4.0%	-4.0%	-4.0%
70-74	-7.0%	-5.0%	-4.0%	-4.0%	-4.0%
75-79	-7.0%	-5.0%	-5.0%	-5.0%	-5.0%
80-84	-7.0%	-5.5%	-5.5%	-5.5%	-5.5%
85-89	-7.0%	-5.5%	-5.5%	-5.5%	-5.5%
90-94	-7.0%	-5.5%	-5.5%	-5.5%	-5.5%

75% Home & Community Care Care

Issue Age	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
< 25	-2.0%	-2.0%	-2.0%	-2.0%	-2.0%
25-29	-2.0%	-2.0%	-2.0%	-2.0%	-2.0%
30-34	-2.0%	-2.0%	-2.0%	-2.0%	-2.0%
35-39	-2.0%	-2.0%	-2.0%	-2.0%	-2.0%
40-44	-2.5%	-2.5%	-2.0%	-2.0%	-2.0%
45-49	-2.5%	-2.5%	-2.0%	-2.0%	-2.0%
50-54	-3.0%	-3.0%	-2.0%	-2.0%	-2.0%
55-59	-4.0%	-3.0%	-2.0%	-2.0%	-2.0%
60-64	-4.5%	-3.0%	-2.5%	-2.5%	-2.5%
65-69	-4.5%	-3.0%	-2.5%	-2.5%	-2.5%
70-74	-4.5%	-3.0%	-2.5%	-2.5%	-2.5%
75-79	-4.5%	-3.0%	-3.0%	-3.0%	-3.0%
80-84	-4.5%	-3.5%	-3.5%	-3.5%	-3.5%
85-89	-4.5%	-3.5%	-3.5%	-3.5%	-3.5%
90-94	-4.5%	-3.5%	-3.5%	-3.5%	-3.5%

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Table D-3
50% Assisted Living Facility

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	-6.5%	-3.5%	-6.4%	-3.5%	-3.5%
25-29	-6.5%	-3.5%	-6.4%	-3.5%	-3.5%
30-34	-6.8%	-3.7%	-6.6%	-3.7%	-3.7%
35-39	-7.0%	-4.0%	-6.8%	-4.0%	-4.0%
40-44	-7.2%	-4.2%	-7.1%	-4.2%	-4.2%
45-49	-7.5%	-4.4%	-7.3%	-4.4%	-4.4%
50-54	-7.9%	-4.9%	-7.8%	-4.9%	-4.9%
55-59	-8.6%	-5.3%	-8.4%	-5.3%	-5.3%
60-64	-9.3%	-5.7%	-9.1%	-5.7%	-5.7%
65-69	-10.0%	-6.2%	-9.7%	-6.2%	-6.2%
70-74	-10.7%	-6.7%	-10.3%	-6.7%	-6.7%
75-79	-11.0%	-7.0%	-10.6%	-7.0%	-7.0%
80-84	-11.4%	-7.4%	-10.9%	-7.4%	-7.4%
85-89	-11.7%	-7.7%	-11.2%	-7.7%	-7.7%
90-94	-12.0%	-8.0%	-11.5%	-8.0%	-8.0%

60% Assisted Living Facility

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	-4.7%	-1.8%	-4.5%	-1.8%	-1.8%
25-29	-4.7%	-1.8%	-4.5%	-1.8%	-1.8%
30-34	-4.9%	-2.1%	-4.7%	-2.1%	-2.1%
35-39	-5.2%	-2.3%	-5.0%	-2.3%	-2.3%
40-44	-5.4%	-2.6%	-5.2%	-2.6%	-2.6%
45-49	-5.7%	-2.8%	-5.4%	-2.8%	-2.8%
50-54	-6.1%	-3.3%	-5.9%	-3.3%	-3.3%
55-59	-6.7%	-3.4%	-6.4%	-3.4%	-3.4%
60-64	-7.2%	-3.5%	-6.9%	-3.5%	-3.5%
65-69	-7.7%	-3.6%	-7.3%	-3.6%	-3.6%
70-74	-8.3%	-3.7%	-7.8%	-3.7%	-3.7%
75-79	-8.7%	-3.9%	-8.1%	-3.9%	-3.9%
80-84	-9.1%	-4.1%	-8.4%	-4.1%	-4.1%
85-89	-9.6%	-4.3%	-8.7%	-4.3%	-4.3%
90-94	-10.0%	-4.5%	-9.0%	-4.5%	-4.5%

75% Assisted Living Facility

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	-1.9%	-1.5%	-1.7%	-1.5%	-1.5%
25-29	-1.9%	-1.5%	-1.7%	-1.5%	-1.5%
30-34	-2.2%	-1.6%	-1.9%	-1.6%	-1.6%
35-39	-2.4%	-1.6%	-2.2%	-1.6%	-1.6%
40-44	-2.7%	-1.6%	-2.4%	-1.6%	-1.6%
45-49	-2.9%	-1.6%	-2.6%	-1.6%	-1.6%
50-54	-3.4%	-1.7%	-3.1%	-1.7%	-1.7%
55-59	-3.7%	-1.8%	-3.4%	-1.8%	-1.8%
60-64	-4.0%	-1.9%	-3.6%	-1.9%	-1.9%
65-69	-4.3%	-2.0%	-3.8%	-2.0%	-2.0%
70-74	-4.6%	-2.2%	-4.0%	-2.2%	-2.2%
75-79	-4.8%	-2.3%	-4.1%	-2.3%	-2.3%
80-84	-5.0%	-2.4%	-4.3%	-2.4%	-2.4%
85-89	-5.3%	-2.4%	-4.4%	-2.4%	-2.4%
90-94	-5.5%	-2.5%	-4.5%	-2.5%	-2.5%

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Table E-1

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

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

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All ages	4.6%	9.5%	3.4%	3.4%	3.4%

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

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

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All ages	7.4%	9.5%	5.8%	5.8%	5.8%

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

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

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All ages	9.5%	9.5%	7.5%	7.5%	7.5%

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

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

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All ages	17.9%	9.5%	13.7%	13.7%	13.7%

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

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

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All ages	27.8%	9.5%	24.2%	24.2%	24.2%

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Table E-2 (% Increase to Base Rate)
Monthly Benefits

All Issue ages 6.0%

Table E-3 (% Increase to Base Rate)
Transition Benefit
(Benefit up to 5 times the Daily Benefit or 20% of the Monthly Benefit)

All Issue ages 4.0%

Table E-4
10 Year Return of Premium on Death Benefit

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	23.0%	23.0%	23.0%	23.0%	23.0%
25-29	23.0%	23.0%	23.0%	23.0%	23.0%
30-34	23.0%	23.0%	23.0%	23.0%	23.0%
35-39	23.0%	23.0%	23.0%	23.0%	23.0%
40-44	23.0%	23.0%	23.0%	23.0%	23.0%
45-49	23.0%	23.0%	23.0%	23.0%	23.0%
50-54	28.0%	28.0%	28.0%	28.0%	28.0%
55-59	34.0%	34.0%	34.0%	34.0%	34.0%
60-64	39.0%	39.0%	39.0%	39.0%	39.0%
65-69	46.0%	46.0%	46.0%	46.0%	46.0%
70-74	58.0%	58.0%	58.0%	58.0%	58.0%
75-79	58.0%	58.0%	58.0%	58.0%	58.0%
80-84	58.0%	58.0%	58.0%	58.0%	58.0%
85-89	58.0%	58.0%	58.0%	58.0%	58.0%
90-94	58.0%	58.0%	58.0%	58.0%	58.0%

Table E-5
Graded Return of Premium on Death Benefit

Issue Age	
18-64	8%
65+	N/A

Table E-6 (% Increase to Base Rate)
10-Year Survivorship Rider

All Issue ages 12.0%

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Table E-7
Restoration of Benefits (% Increase to Base Rate)

Issue Age	Lifetime Maximum 730 x Daily Benefit					Lifetime Maximum 1,095 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All ages	11.0%	9.0%	8.0%	8.0%	8.0%	9.0%	8.0%	7.0%	7.0%	7.0%

Issue Age	Lifetime Maximum 1,460 x Daily Benefit					Lifetime Maximum 1,825 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All ages	7.0%	6.0%	5.0%	5.0%	5.0%	7.0%	6.0%	5.0%	5.0%	5.0%

Issue Age	Lifetime Maximum 2,190 x Daily Benefit					Lifetime Maximum 2,920 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All ages	7.0%	6.0%	5.0%	5.0%	5.0%	6.0%	4.0%	4.0%	4.0%	4.0%

Issue Age	Lifetime Maximum 3,650 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All ages	6.0%	4.0%	4.0%	4.0%	4.0%

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Table E-8

Nonforfeiture Benefit

(% Increase to Base Rate)

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	30.0%	30.0%	30.0%	30.0%	30.0%
25-29	29.0%	29.0%	29.0%	29.0%	29.0%
30-34	28.0%	28.0%	28.0%	28.0%	28.0%
35-39	27.0%	27.0%	27.0%	27.0%	27.0%
40-44	26.0%	26.0%	26.0%	26.0%	26.0%
45-49	25.0%	25.0%	25.0%	25.0%	25.0%
50-54	24.0%	24.0%	24.0%	24.0%	24.0%
55-59	23.0%	23.0%	23.0%	23.0%	23.0%
60-64	22.0%	22.0%	22.0%	22.0%	22.0%
65-69	21.0%	21.0%	21.0%	21.0%	21.0%
70-74	20.0%	20.0%	20.0%	20.0%	20.0%
75-79	19.0%	19.0%	19.0%	19.0%	19.0%
80-84	18.0%	18.0%	18.0%	18.0%	18.0%
85-89	17.0%	17.0%	17.0%	17.0%	17.0%
90-94	16.0%	16.0%	16.0%	16.0%	16.0%

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Table E-9
Shared Benefit Rider

(% Increase to Base Rate)

Issue Age	Lifetime Maximum: 730 x Daily Benefit					Lifetime Maximum: 1,095 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	6.0%	6.0%	6.0%	6.0%	6.0%	5.0%	5.0%	5.0%	5.0%	5.0%
25-29	8.0%	8.0%	8.0%	8.0%	8.0%	6.0%	6.0%	6.0%	6.0%	6.0%
30-34	10.0%	10.0%	10.0%	10.0%	10.0%	7.0%	7.0%	7.0%	7.0%	7.0%
35-39	12.0%	12.0%	12.0%	12.0%	12.0%	9.0%	9.0%	9.0%	9.0%	9.0%
40-44	14.0%	14.0%	14.0%	14.0%	14.0%	11.0%	11.0%	11.0%	11.0%	11.0%
45-49	20.0%	20.0%	20.0%	20.0%	20.0%	13.0%	13.0%	13.0%	13.0%	13.0%
50-54	22.0%	22.0%	22.0%	22.0%	22.0%	15.0%	15.0%	15.0%	15.0%	15.0%
55-59	22.0%	22.0%	22.0%	22.0%	22.0%	16.0%	16.0%	16.0%	16.0%	16.0%
60-64	22.0%	22.0%	22.0%	22.0%	22.0%	16.0%	16.0%	16.0%	16.0%	16.0%
65-69	25.0%	25.0%	25.0%	25.0%	25.0%	18.0%	18.0%	18.0%	18.0%	18.0%
70-74	28.0%	28.0%	28.0%	28.0%	28.0%	20.0%	20.0%	20.0%	20.0%	20.0%
75-79	28.0%	28.0%	28.0%	28.0%	28.0%	20.0%	20.0%	20.0%	20.0%	20.0%
80-84	28.0%	28.0%	28.0%	28.0%	28.0%	20.0%	20.0%	20.0%	20.0%	20.0%
85-89	28.0%	28.0%	28.0%	28.0%	28.0%	20.0%	20.0%	20.0%	20.0%	20.0%
90-94	28.0%	28.0%	28.0%	28.0%	28.0%	20.0%	20.0%	20.0%	20.0%	20.0%

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					Lifetime Maximum: 1,825 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
25-29	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%
30-34	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
35-39	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%
40-44	7.0%	7.0%	7.0%	7.0%	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%	10.0%	10.0%	10.0%	10.0%
50-54	14.0%	14.0%	14.0%	14.0%	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%	14.0%	14.0%	14.0%	14.0%
60-64	14.0%	14.0%	14.0%	14.0%	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%	14.0%	14.0%	14.0%	14.0%
70-74	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
75-79	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
80-84	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
85-89	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
90-94	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					Lifetime Maximum: 2,920 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
25-29	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%
30-34	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
35-39	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%
40-44	7.0%	7.0%	7.0%	7.0%	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%	10.0%	10.0%	10.0%	10.0%
50-54	12.0%	12.0%	12.0%	12.0%	12.0%	10.0%	10.0%	10.0%	10.0%	10.0%
55-59	12.0%	12.0%	12.0%	12.0%	12.0%	10.0%	10.0%	10.0%	10.0%	10.0%
60-64	12.0%	12.0%	12.0%	12.0%	12.0%	10.0%	10.0%	10.0%	10.0%	10.0%
65-69	12.0%	12.0%	12.0%	12.0%	12.0%	10.0%	10.0%	10.0%	10.0%	10.0%
70-74	12.0%	12.0%	12.0%	12.0%	12.0%	10.0%	10.0%	10.0%	10.0%	10.0%
75-79	12.0%	12.0%	12.0%	12.0%	12.0%	10.0%	10.0%	10.0%	10.0%	10.0%
80-84	12.0%	12.0%	12.0%	12.0%	12.0%	10.0%	10.0%	10.0%	10.0%	10.0%
85-89	12.0%	12.0%	12.0%	12.0%	12.0%	10.0%	10.0%	10.0%	10.0%	10.0%
90-94	12.0%	12.0%	12.0%	12.0%	12.0%	10.0%	10.0%	10.0%	10.0%	10.0%

Issue Age	Lifetime Maximum: 3,650 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	4.0%	4.0%	4.0%	4.0%	4.0%
25-29	4.5%	4.5%	4.5%	4.5%	4.5%
30-34	5.0%	5.0%	5.0%	5.0%	5.0%
35-39	6.0%	6.0%	6.0%	6.0%	6.0%
40-44	7.0%	7.0%	7.0%	7.0%	7.0%
45-49	10.0%	10.0%	10.0%	10.0%	10.0%
50-54	10.0%	10.0%	10.0%	10.0%	10.0%
55-59	10.0%	10.0%	10.0%	10.0%	10.0%
60-64	10.0%	10.0%	10.0%	10.0%	10.0%
65-69	10.0%	10.0%	10.0%	10.0%	10.0%
70-74	10.0%	10.0%	10.0%	10.0%	10.0%
75-79	10.0%	10.0%	10.0%	10.0%	10.0%
80-84	10.0%	10.0%	10.0%	10.0%	10.0%
85-89	10.0%	10.0%	10.0%	10.0%	10.0%
90-94	10.0%	10.0%	10.0%	10.0%	10.0%

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Table E-10

Shared Benefit Rider with Joint Waiver Rider

(% Increase to Base Rate)

Issue Age	Lifetime Maximum: 730 x Daily Benefit					Lifetime Maximum: 1,095 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	8.0%	8.0%	8.0%	8.0%	8.0%	7.0%	7.0%	7.0%	7.0%	7.0%
25-29	10.0%	10.0%	10.0%	10.0%	10.0%	8.0%	8.0%	8.0%	8.0%	8.0%
30-34	12.0%	12.0%	12.0%	12.0%	12.0%	9.0%	9.0%	9.0%	9.0%	9.0%
35-39	14.0%	14.0%	14.0%	14.0%	14.0%	11.0%	11.0%	11.0%	11.0%	11.0%
40-44	16.0%	16.0%	16.0%	16.0%	16.0%	13.0%	13.0%	13.0%	13.0%	13.0%
45-49	22.0%	22.0%	22.0%	22.0%	22.0%	15.0%	15.0%	15.0%	15.0%	15.0%
50-54	24.0%	24.0%	24.0%	24.0%	24.0%	17.0%	17.0%	17.0%	17.0%	17.0%
55-59	24.0%	24.0%	24.0%	24.0%	24.0%	18.0%	18.0%	18.0%	18.0%	18.0%
60-64	24.0%	24.0%	24.0%	24.0%	24.0%	18.0%	18.0%	18.0%	18.0%	18.0%
65-69	27.0%	27.0%	27.0%	27.0%	27.0%	20.0%	20.0%	20.0%	20.0%	20.0%
70-74	30.0%	30.0%	30.0%	30.0%	30.0%	22.0%	22.0%	22.0%	22.0%	22.0%
75-79	30.0%	30.0%	30.0%	30.0%	30.0%	22.0%	22.0%	22.0%	22.0%	22.0%
80-84	30.0%	30.0%	30.0%	30.0%	30.0%	22.0%	22.0%	22.0%	22.0%	22.0%
85-89	30.0%	30.0%	30.0%	30.0%	30.0%	22.0%	22.0%	22.0%	22.0%	22.0%
90-94	30.0%	30.0%	30.0%	30.0%	30.0%	22.0%	22.0%	22.0%	22.0%	22.0%

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					Lifetime Maximum: 1,825 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%
25-29	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%
30-34	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%
35-39	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%
40-44	9.0%	9.0%	9.0%	9.0%	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%	12.0%	12.0%	12.0%	12.0%
50-54	16.0%	16.0%	16.0%	16.0%	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%	16.0%	16.0%	16.0%	16.0%
60-64	16.0%	16.0%	16.0%	16.0%	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%	16.0%	16.0%	16.0%	16.0%
70-74	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
75-79	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
80-84	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
85-89	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
90-94	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					Lifetime Maximum: 2,920 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%
25-29	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%
30-34	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%
35-39	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%
40-44	9.0%	9.0%	9.0%	9.0%	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%	12.0%	12.0%	12.0%	12.0%
50-54	14.0%	14.0%	14.0%	14.0%	14.0%	12.0%	12.0%	12.0%	12.0%	12.0%
55-59	14.0%	14.0%	14.0%	14.0%	14.0%	12.0%	12.0%	12.0%	12.0%	12.0%
60-64	14.0%	14.0%	14.0%	14.0%	14.0%	12.0%	12.0%	12.0%	12.0%	12.0%
65-69	14.0%	14.0%	14.0%	14.0%	14.0%	12.0%	12.0%	12.0%	12.0%	12.0%
70-74	14.0%	14.0%	14.0%	14.0%	14.0%	12.0%	12.0%	12.0%	12.0%	12.0%
75-79	14.0%	14.0%	14.0%	14.0%	14.0%	12.0%	12.0%	12.0%	12.0%	12.0%
80-84	14.0%	14.0%	14.0%	14.0%	14.0%	12.0%	12.0%	12.0%	12.0%	12.0%
85-89	14.0%	14.0%	14.0%	14.0%	14.0%	12.0%	12.0%	12.0%	12.0%	12.0%
90-94	14.0%	14.0%	14.0%	14.0%	14.0%	12.0%	12.0%	12.0%	12.0%	12.0%

Issue Age	Lifetime Maximum: 3,650 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	6.0%	6.0%	6.0%	6.0%	6.0%
25-29	6.5%	6.5%	6.5%	6.5%	6.5%
30-34	7.0%	7.0%	7.0%	7.0%	7.0%
35-39	8.0%	8.0%	8.0%	8.0%	8.0%
40-44	9.0%	9.0%	9.0%	9.0%	9.0%
45-49	12.0%	12.0%	12.0%	12.0%	12.0%
50-54	12.0%	12.0%	12.0%	12.0%	12.0%
55-59	12.0%	12.0%	12.0%	12.0%	12.0%
60-64	12.0%	12.0%	12.0%	12.0%	12.0%
65-69	12.0%	12.0%	12.0%	12.0%	12.0%
70-74	12.0%	12.0%	12.0%	12.0%	12.0%
75-79	12.0%	12.0%	12.0%	12.0%	12.0%
80-84	12.0%	12.0%	12.0%	12.0%	12.0%
85-89	12.0%	12.0%	12.0%	12.0%	12.0%
90-94	12.0%	12.0%	12.0%	12.0%	12.0%

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Table E-11 (% Increase to Base Rate)
7-Year Enhanced Benefit Rider

All Issue ages 16.0%

Table F
Adjustments to annual premium rates when alternative billing frequencies are used

Mode	Factor
Annual	0.97087 to 1.00000
Semi-Annually	0.49515 to 0.51000
Quarterly	0.25 to 0.26000
Monthly & Others	0.08333 to 0.09000

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

Table G-1 (% Increase to Base Rate)
Informal Care Benefit
(Benefit up to 25% of Daily Benefit or 1% of Monthly Benefit
for no more than 30 days per calendar year)

All Issue ages 3% (subject to the Elimination Period unless stated in Schedule Page)

Table G-2
Rate Guarantee

Rate Guarantee Period	Certificate Level	Policy Level
0 to 3 Years	1.00	1.00
4 Years	1.02	1.00
5 Years	1.04	1.00
6 Years	Not Available	1.02
7 Years	Not Available	1.04
8 Years	Not Available	1.06
9 Years	Not Available	1.08
10 Years	Not Available	1.10

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Table H
Adjustments for Alternative Flat Commission Levels (or actuarial equivalent)

Commission %	Factor
0%	0.825
1%	0.835
2%	0.845
3%	0.855
4%	0.865
5%	0.875
6%	0.888
7%	0.901
8%	0.914
9%	0.927
10%	0.940
11%	0.952
12%	0.964
13%	0.976
14%	0.988
15%	1.000
16%	1.018
17%	1.036
18%	1.054
19%	1.072
20%	1.090
21%	1.108
22%	1.126
23%	1.144
24%	1.162
25%	1.180
Factor	
0.65 to 1.50	

Table I
Group Underwriting Factor

(Multiple of Base Rates)

Table J
Expense Adjustment Factor

(Multiple of Base Rates)

Factor
0.65 to 1.50

Table K
Area Factor

Area	Rating Factor
California	1.00 - 1.50
Florida	
North Dakota	1.00 - 1.20

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South Dakota Oregon	
All Other States	1.00

The Area Factor will be applied based upon the Residence state of the applicants.

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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 groups with 4 or more actively at work employees/members 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: 8011****August 2012****Premium Rates**Table A

The Base premium rate table varies by Benefit Period, Benefit Increase Option, Underwriting Class, Marital Class, and Issue Age. These 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
- International Coverage Benefit
- Waiver of Premium Benefit
- Contingent Nonforfeiture Benefit

Rates in the base tables have been provided for issue ages 25, 30, 35, 40, 45, 50, 55, 60, 65, 70, 75, 80, 85, 90 and 94. 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, 2190, 2920, and 3650. 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.

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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-1 and A-2

These two tables of factors convert base rates from No Bio to either FPO or GPO. The factors are applied directly to the No Bio Base Rates found in Tables 1-12.

Table B

This table of factors converts rates from Lifetime Pay to either 10-Pay or Pay-to-65. Factors vary by Issue Age.

Table C

Table C converts 90 Service Day Elimination Period (EP) rates to 0, 30, 60, 180 or 365 Service Day EP rates.

Table D-1 to D-4

Table D-1 converts the Elimination Period from Service Days to Calendar Days. Table D-2 converts the 100% Home Care to Reduced Home Care coverage. Table D-3 converts the 100% Assisted Living Facility to Reduced Assisted Living Facility coverage. Table D-4 converts the policy to an 80% Coinsurance Plan.

Table E-1 to E-11

These tables contain factors for other benefit options and riders available through the policy.

Table F

This table contains modal factors for different billing frequencies.

Table G-1 to G-2

These tables contain factors for other benefit options and riders.

Table H

Rates for groups with simplified underwriting include a 15% level commission. This table contains adjustment factors for alternative commission levels.

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Table I

This is a Group Underwriting Factor to account for unique characteristics of a given group.

Table J

This is an Expense Adjustment Factor to account for group specific expenses.

Table K

This table contains the Area Factor that will be applied based upon the Residence state of the applicants.

GENWORTH LIFE INSURANCE COMPANY

Rate Calculation Example

Issue Age: 60

Benefit Period: 1,095 Day

5% 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	144.40
1a	If BIO is FPO or GPO use the No Bio Base Rate and apply A-1 or A-2 Factor	1.000
2	Premium payment term is Lifetime.	1.00
3	Result: Step 1 x Step 1a x Step 2	144.40
4	Elimination Period is 60 Service Days. Factor from Table C-1	10%
5	Result: Step 3 x (1 + Step 4)	158.84
6	Plan Options and Features (Tables D-1 to D-4)	
	60% Home & Community Care. Factor from Table D-2	-4.0%
	75% Assisted Living Facility Coverage. Factor from Table D-3	-1.9%
	Sum of factors for Tables D-1 to D-4	-5.9%
7	Result: Step 5 x (1 + sum of factors from Step 6)	149.46844
8	Optional Benefits (Tables E-1 to E-10)	
	0-Day elimination period for Home Care. Factor from Table E-1	5.8%
	Restoration of Benefits. Factor from Table E-7	7.0%
	Nonforfeiture Benefit. Factor from Table E-8	22.0%
	Sum of factors for Tables E-1 to E-10	34.8%
9	Result: Step 7 x (1 + sum of factors from step 8)	201.483457
10	\$200 Daily Benefit i.e. 20 “units” of daily benefit	20
11	Result: Step 9 x Step 10	4029.6691
12	Premiums payable semi-annually. Factor from Table F	0.51
13	Result: Step 11 x Step 12	\$2,055.13
14	Apply Discount Factors if Applicable	\$2,055.13

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					Lifetime Maximum: 1,095 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	60.81	100.59	103.98	128.83	146.44	81.43	127.72	132.00	163.56	178.45
30	66.29	108.16	109.58	135.77	152.28	87.86	138.14	139.90	173.34	188.81
35	71.76	115.73	115.17	142.70	158.11	94.29	148.55	147.80	183.12	199.17
40	77.13	123.33	121.11	149.74	184.38	100.48	158.58	156.52	193.74	228.63
45	79.48	126.10	122.30	150.91	203.41	102.73	162.40	159.10	196.77	249.13
50	85.08	131.89	127.69	157.97	220.00	107.77	168.98	163.60	202.84	276.66
55	95.48	142.68	140.86	185.57	241.69	121.81	185.91	183.49	240.07	302.71
60	123.98	197.40	189.15	222.70	263.18	153.94	248.62	238.23	283.74	335.49
65	189.74	279.60	260.34	304.62	339.54	233.88	366.26	340.99	397.39	437.44
70	311.04	424.53	396.97	450.09	505.68	389.00	552.09	514.11	583.61	660.62
75	456.66	602.10	562.35	682.75	969.62	590.95	780.90	729.33	885.48	1223.50
80	799.16	993.47	899.76	1092.40	1551.39	1034.16	1288.49	1166.93	1416.77	1957.60
85	1164.48	1445.04	1293.41	1570.33	2230.13	1506.92	1874.16	1677.46	2036.60	2814.05
90	1826.64	2227.77	2024.46	2457.90	3490.63	2363.80	2889.33	2625.59	3187.73	4404.60
94	2511.63	3161.03	2811.75	3413.75	4848.10	3250.23	4099.73	3646.65	4427.40	6117.50

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					Lifetime Maximum: 1,825 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	89.21	141.22	145.99	180.88	199.12	104.09	161.41	169.02	209.42	224.19
30	95.59	153.35	155.33	192.45	212.21	110.31	173.47	178.06	220.62	240.11
35	101.96	165.48	164.66	204.02	225.30	116.53	185.53	187.10	231.82	256.03
40	109.42	177.16	173.96	215.54	257.74	124.54	200.28	198.55	245.15	287.37
45	112.59	181.89	176.43	218.61	280.07	127.67	207.18	202.21	248.87	307.45
50	116.55	192.12	186.00	230.85	315.74	132.28	217.08	212.97	261.36	329.08
55	134.99	208.99	206.26	269.74	339.59	146.21	239.54	228.38	298.64	366.16
60	177.48	287.01	274.99	323.67	374.16	206.27	326.58	318.20	374.53	417.20
65	257.17	409.67	381.41	444.94	492.43	291.77	455.13	446.32	520.65	576.23
70	434.04	627.68	584.49	665.18	726.70	500.43	706.75	674.41	767.52	838.50
75	667.05	896.51	837.30	1016.55	1433.98	749.36	1027.63	946.40	1149.02	1624.30
80	1167.34	1479.24	1339.68	1626.48	2294.37	1311.38	1695.59	1514.24	1838.43	2598.88
85	1700.98	2151.62	1925.79	2338.07	3298.15	1910.87	2466.31	2176.72	2642.75	3735.89
90	2668.20	3317.09	3014.28	3659.58	5162.33	2997.44	3802.23	3407.04	4136.47	5847.48
94	3668.78	4706.68	4186.50	5082.75	7169.90	4121.48	5395.06	4732.00	5745.10	8121.50

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					Lifetime Maximum: 2,920 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	116.28	176.53	176.72	218.97	241.04	124.43	193.94	196.82	243.86	262.16
30	118.96	191.69	189.39	234.70	258.79	130.29	209.55	209.48	259.74	281.56
35	128.77	205.60	200.89	250.39	276.50	139.72	224.52	221.56	275.59	300.95
40	133.21	220.56	213.10	265.98	318.06	146.92	240.09	235.03	292.52	340.69
45	137.25	228.09	216.13	268.70	344.25	150.76	246.85	238.87	296.77	365.63
50	141.14	240.15	228.78	270.06	369.36	155.86	256.60	247.62	300.61	388.63
55	159.29	265.06	247.51	317.90	400.23	173.30	289.49	278.34	353.86	422.25
60	211.06	356.29	341.80	402.28	465.05	230.26	389.74	372.11	437.51	491.13
65	316.52	485.51	482.85	563.35	623.42	346.54	531.94	511.20	599.85	672.05
70	536.17	761.09	727.52	828.00	904.53	589.95	835.20	789.26	899.29	984.79
75	805.66	1107.95	1020.26	1238.65	1747.29	884.46	1214.67	1129.54	1357.06	1845.37
80	1342.44	1751.84	1560.74	1894.85	2672.94	1514.07	1966.06	1771.43	2127.79	2891.23
85	1957.57	2552.59	2247.28	2728.40	3848.78	2206.94	2861.95	2548.30	3060.98	4159.36
90	3073.50	3933.59	3514.44	4266.81	6018.91	3463.27	4411.35	3987.11	4789.23	6507.66
94	4224.03	5582.41	4882.04	5927.22	8361.14	4760.98	6259.83	5538.09	6652.26	9039.19

Issue Age	Lifetime Maximum: 3,650 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	132.57	211.36	216.91	268.75	283.27
30	141.62	227.41	229.57	284.77	304.33
35	150.67	243.45	242.23	300.79	325.39
40	160.62	259.62	256.96	319.07	363.32
45	164.28	265.61	261.62	324.84	387.00
50	170.57	273.05	266.46	331.16	407.90
55	187.32	313.92	309.16	389.82	444.27
60	249.46	423.20	402.42	472.74	517.20
65	376.57	578.37	539.56	636.35	720.67
70	643.74	909.31	851.00	970.59	1065.05
75	963.26	1321.38	1238.83	1475.46	1943.45
80	1685.71	2180.28	1982.13	2360.74	3109.52
85	2456.31	3171.31	2849.31	3393.56	4469.94
90	3853.04	4889.11	4459.79	5311.66	6996.42
94	5297.93	6937.25	6194.15	7377.30	9717.25

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					Lifetime Maximum: 1,095 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	32.86	53.40	55.20	72.23	87.67	43.24	67.81	70.08	82.03	105.67
30	35.49	57.43	58.17	73.46	91.25	46.65	73.34	74.27	86.93	109.85
35	38.11	61.45	61.14	74.68	94.83	50.06	78.87	78.46	91.82	114.03
40	43.80	66.26	65.05	83.04	113.03	56.36	85.20	84.08	103.03	136.29
45	47.77	68.47	66.41	88.15	126.79	60.44	88.19	86.40	110.19	153.20
50	53.15	70.73	80.72	106.51	141.41	65.99	90.61	87.72	117.53	175.16
55	54.76	77.49	88.64	112.03	149.36	69.10	100.95	99.63	133.17	180.42
60	65.35	104.04	99.69	120.98	162.51	81.15	131.05	125.56	152.38	184.92
65	98.16	144.65	134.67	150.98	175.65	121.00	189.48	176.40	197.76	226.30
70	149.15	203.58	190.36	212.67	243.19	186.54	264.75	246.54	276.57	317.70
75	257.77	339.87	317.43	357.87	404.64	333.57	440.79	411.68	471.10	509.12
80	451.10	560.79	507.89	572.59	647.42	583.75	727.30	658.69	753.76	814.59
85	657.31	815.69	730.09	823.10	930.67	850.60	1057.90	946.86	1083.53	1170.98
90	1031.08	1257.52	1142.75	1288.33	1456.70	1334.28	1630.92	1482.05	1695.96	1832.83
94	1417.74	1784.32	1587.15	1789.35	2023.20	1834.64	2314.15	2058.40	2355.50	2545.60

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					Lifetime Maximum: 1,825 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	47.37	74.98	77.51	93.05	117.91	55.26	85.70	89.74	105.29	130.03
30	50.75	81.42	82.47	97.95	123.45	58.57	92.11	94.54	113.25	149.49
35	54.13	87.86	87.43	102.84	128.99	61.88	98.52	99.34	121.20	168.95
40	61.39	95.19	93.45	115.51	153.62	68.04	107.62	106.66	131.12	182.01
45	66.25	98.78	95.81	123.65	172.22	71.54	112.50	109.79	135.90	187.94
50	71.36	103.02	99.74	132.22	199.90	77.13	116.41	114.20	145.69	208.35
55	76.57	113.48	112.00	149.71	202.41	81.04	130.07	124.01	165.77	213.43
60	93.55	151.29	144.94	175.89	206.23	108.73	172.15	167.72	203.53	227.28
65	133.04	211.92	197.31	221.21	254.75	150.94	235.44	230.89	258.86	298.09
70	208.14	301.00	280.29	317.67	348.49	239.98	338.92	323.41	366.56	402.10
75	376.53	506.05	472.63	535.58	605.59	422.99	580.06	534.21	605.35	684.48
80	658.93	834.98	756.21	856.93	968.94	740.23	957.10	854.74	968.56	1095.17
85	960.15	1214.52	1087.05	1231.83	1392.86	1078.62	1392.14	1228.68	1392.31	1574.30
90	1506.12	1872.39	1701.47	1928.09	2180.12	1691.96	2146.22	1923.16	2179.26	2464.13
94	2070.92	2656.76	2363.15	2677.90	3027.95	2326.45	3045.32	2671.05	3026.75	3422.40

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					Lifetime Maximum: 2,920 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	61.74	93.73	93.83	112.64	142.73	66.07	102.97	104.49	123.05	153.51
30	63.16	101.78	100.56	119.45	150.55	69.18	111.33	111.29	133.49	171.44
35	68.37	109.16	106.66	126.22	158.31	74.18	119.35	117.78	143.91	189.34
40	74.74	118.51	114.48	142.54	189.57	81.32	129.18	126.41	157.75	211.42
45	80.76	123.87	117.37	151.98	211.69	86.55	134.27	129.86	164.75	224.35
50	86.42	128.78	122.68	154.68	233.85	93.26	137.82	138.99	172.22	246.05
55	90.35	143.93	134.40	176.44	238.55	97.42	157.36	151.31	200.64	249.30
60	111.25	187.81	180.15	218.61	256.33	121.37	205.21	195.93	237.75	269.04
65	163.74	251.15	249.79	280.08	322.52	178.91	275.17	264.46	296.50	347.15
70	257.11	364.98	348.88	395.43	433.77	285.66	403.12	380.30	433.09	475.31
75	454.77	625.40	575.90	652.60	737.90	502.26	688.82	641.55	714.12	800.03
80	757.77	988.85	880.99	998.32	1128.82	859.91	1115.02	1006.25	1119.67	1254.14
85	1104.99	1440.85	1268.52	1437.49	1625.39	1253.41	1623.10	1447.54	1610.73	1804.18
90	1734.90	2220.38	1983.79	2248.01	2541.87	1966.93	2501.82	2264.86	2520.16	2822.82
94	2384.34	3151.08	2755.76	3122.82	3531.03	2703.95	3550.15	3145.88	3500.51	3920.91

Issue Age	Lifetime Maximum: 3,650 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	70.40	112.22	115.16	133.45	164.29
30	75.20	120.88	122.03	147.53	192.33
35	80.00	129.54	128.89	161.61	220.37
40	87.90	139.85	138.34	172.96	233.26
45	92.35	144.67	142.36	177.52	237.01
50	100.10	146.87	155.29	189.76	258.25
55	104.48	170.80	168.21	224.84	260.05
60	131.49	222.62	211.70	256.90	281.75
65	194.07	299.19	279.13	312.93	371.78
70	314.20	441.26	411.73	470.76	516.86
75	549.74	752.23	707.20	775.64	862.16
80	962.05	1241.18	1131.52	1241.02	1379.46
85	1401.84	1805.35	1626.56	1783.97	1982.97
90	2198.96	2783.25	2545.92	2792.30	3103.78
94	3023.57	3949.21	3536.00	3878.20	4310.80

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					Lifetime Maximum: 1,095 x Daily Benefit				
	5%		3%	4%	5%	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	48.65	80.47	83.18	103.06	117.15	65.14	102.18	105.60	130.85	142.76
30	53.03	86.53	87.66	108.61	121.82	70.29	110.51	111.92	138.67	151.05
35	57.41	92.58	92.14	114.16	126.49	75.43	118.84	118.24	146.50	159.34
40	61.71	98.67	96.89	119.79	147.50	80.38	126.87	125.22	155.00	182.91
45	63.58	100.88	97.84	120.73	162.73	82.18	129.92	127.28	157.42	199.30
50	68.06	105.51	102.15	126.38	176.00	86.22	135.18	130.88	162.27	221.33
55	76.38	114.14	112.69	148.46	193.35	97.45	148.73	146.79	192.06	242.17
60	99.18	157.92	151.32	178.16	210.54	123.15	198.90	190.58	226.99	268.39
65	151.79	223.68	208.27	243.70	271.63	187.10	293.01	272.79	317.91	349.95
70	248.83	339.62	317.58	360.07	404.54	311.20	441.67	411.29	466.89	528.50
75	365.33	481.68	449.88	546.20	775.70	472.76	624.72	583.46	708.38	978.80
80	639.32	794.77	719.81	873.92	1241.11	827.33	1030.79	933.54	1133.41	1566.08
85	931.59	1156.03	1034.72	1256.26	1784.10	1205.54	1499.33	1341.97	1629.28	2251.24
90	1461.31	1782.22	1619.57	1966.32	2792.51	1891.04	2311.46	2100.47	2550.18	3523.68
94	2009.30	2528.82	2249.40	2731.00	3878.48	2600.18	3279.78	2917.32	3541.92	4894.00

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					Lifetime Maximum: 1,825 x Daily Benefit				
	5%		3%	4%	5%	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	71.37	112.98	116.79	144.70	159.30	83.27	129.13	135.22	167.54	179.35
30	76.47	122.68	124.26	153.96	169.77	88.25	138.78	142.45	176.50	192.09
35	81.57	132.38	131.73	163.22	180.24	93.22	148.42	149.68	185.46	204.82
40	87.54	141.73	139.16	172.43	206.19	99.63	160.23	158.84	196.12	229.90
45	90.07	145.51	141.14	174.89	224.06	102.14	165.74	161.77	199.10	245.96
50	93.24	153.70	148.80	184.68	252.59	105.82	173.66	170.38	209.09	263.26
55	107.99	167.19	165.01	215.79	271.67	116.97	191.63	182.70	238.91	292.93
60	141.98	229.61	219.99	258.94	299.33	165.02	261.26	254.56	299.62	333.76
65	205.74	327.74	305.13	355.95	393.94	233.42	364.10	357.06	416.52	460.98
70	347.23	502.14	467.59	532.14	581.36	400.34	565.40	539.53	614.02	670.80
75	533.64	717.21	669.84	813.24	1147.18	599.49	822.10	757.12	919.22	1299.44
80	933.87	1183.39	1071.74	1301.18	1835.49	1049.10	1356.47	1211.39	1470.75	2079.10
85	1360.78	1721.30	1540.63	1870.45	2638.52	1528.69	1973.05	1741.38	2114.20	2988.71
90	2134.56	2653.67	2411.42	2927.66	4129.86	2397.95	3041.78	2725.63	3309.18	4677.98
94	2935.02	3765.34	3349.20	4066.20	5735.92	3297.18	4316.05	3785.60	4596.08	6497.20

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					Lifetime Maximum: 2,920 x Daily Benefit				
	5%		3%	4%	5%	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	93.03	141.22	141.38	175.17	192.83	99.54	155.15	157.45	195.09	209.72
30	95.17	153.35	151.51	187.76	207.03	104.23	167.64	167.58	207.79	225.25
35	103.02	164.48	160.71	200.31	221.20	111.78	179.62	177.25	220.47	240.76
40	106.57	176.45	170.48	212.78	254.45	117.53	192.07	188.02	234.02	272.55
45	109.80	182.47	172.90	214.96	275.40	120.61	197.48	191.10	237.42	292.50
50	112.91	192.12	183.02	216.05	295.48	124.68	205.28	198.10	240.49	310.90
55	127.43	212.05	198.01	254.32	320.18	138.64	231.59	222.67	283.09	337.80
60	168.85	285.03	273.44	321.82	372.04	184.21	311.80	297.69	350.01	392.90
65	253.21	388.40	386.28	450.68	498.74	277.23	425.55	408.96	479.88	537.64
70	428.93	608.87	582.02	662.40	723.62	471.96	668.16	631.41	719.44	787.83
75	644.53	886.36	816.21	990.92	1397.83	707.57	971.73	903.64	1085.65	1476.29
80	1073.95	1401.47	1248.59	1515.88	2138.35	1211.26	1572.84	1417.15	1702.23	2312.98
85	1566.06	2042.07	1797.83	2182.72	3079.02	1765.55	2289.56	2038.64	2448.78	3327.49
90	2458.80	3146.87	2811.55	3413.45	4815.13	2770.61	3529.08	3189.69	3831.39	5206.13
94	3379.22	4465.93	3905.63	4741.78	6688.91	3808.78	5007.86	4430.48	5321.81	7231.35

Issue Age	Lifetime Maximum: 3,650 x Daily Benefit				
	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	106.06	169.09	173.53	215.00	226.62
30	113.30	181.92	183.66	227.82	243.46
35	120.54	194.76	193.78	240.63	260.31
40	128.50	207.70	205.57	255.26	290.66
45	131.42	212.49	209.30	259.87	309.60
50	136.46	218.44	213.17	264.93	326.32
55	149.86	251.14	247.33	311.86	355.42
60	199.57	338.56	321.94	378.19	413.76
65	301.26	462.70	431.65	509.08	576.54
70	514.99	727.45	680.80	776.47	852.04
75	770.61	1057.10	991.06	1180.37	1554.76
80	1348.56	1744.22	1585.70	1888.59	2487.62
85	1965.05	2537.05	2279.45	2714.85	3575.95
90	3082.43	3911.28	3567.83	4249.32	5597.14
94	4238.34	5549.80	4955.32	5901.84	7773.80

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					Lifetime Maximum: 1,095 x Daily Benefit				
	5%		3%	4%	5%	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	26.29	42.72	44.16	57.78	70.14	34.59	54.25	56.06	65.62	84.54
30	28.39	45.94	46.54	58.76	73.00	37.32	58.67	59.42	69.54	87.88
35	30.49	49.16	48.91	59.74	75.86	40.05	63.10	62.77	73.46	91.22
40	35.04	53.01	52.04	66.43	90.42	45.08	68.16	67.26	82.42	109.03
45	38.22	54.78	53.13	70.52	101.43	48.35	70.55	69.12	88.15	122.56
50	42.52	56.58	64.58	85.21	113.13	52.79	72.49	70.18	94.02	140.13
55	43.81	61.99	70.91	89.62	119.49	55.28	80.76	79.70	106.54	144.34
60	52.28	83.23	79.75	96.78	130.01	64.92	104.84	100.45	121.90	147.94
65	78.53	115.72	107.74	120.78	140.52	96.80	151.58	141.12	158.21	181.04
70	119.32	162.86	152.29	170.14	194.55	149.23	211.80	197.23	221.26	254.16
75	206.22	271.90	253.94	286.30	323.71	266.86	352.63	329.34	376.88	407.30
80	360.88	448.63	406.31	458.07	517.94	467.00	581.84	526.95	603.01	651.67
85	525.85	652.55	584.07	658.48	744.54	680.48	846.32	757.49	866.82	936.78
90	824.86	1006.02	914.20	1030.67	1165.36	1067.42	1304.74	1185.64	1356.77	1466.27
94	1134.19	1427.45	1269.72	1431.48	1618.56	1467.71	1851.32	1646.72	1884.40	2036.48

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					Lifetime Maximum: 1,825 x Daily Benefit				
	5%		3%	4%	5%	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	37.90	59.98	62.01	74.44	94.33	44.21	68.56	71.79	84.23	104.02
30	40.60	65.14	65.98	78.36	98.76	46.86	73.69	75.63	90.60	119.59
35	43.30	70.29	69.94	82.27	103.19	49.50	78.82	79.47	96.96	135.16
40	49.12	76.15	74.76	92.41	122.89	54.44	86.10	85.33	104.90	145.61
45	53.00	79.02	76.65	98.92	137.78	57.23	90.00	87.83	108.72	150.35
50	57.09	82.42	79.79	105.78	159.92	61.70	93.13	91.36	116.55	166.68
55	61.26	90.78	89.60	119.77	161.93	64.83	104.06	99.21	132.62	170.74
60	74.84	121.03	115.95	140.71	164.98	86.98	137.72	134.18	162.82	181.82
65	106.43	169.54	157.85	176.97	203.80	120.75	188.35	184.71	207.09	238.47
70	166.51	240.80	224.23	254.14	278.79	191.98	271.14	258.73	293.25	321.68
75	301.22	404.84	378.10	428.46	484.47	338.39	464.05	427.37	484.28	547.58
80	527.14	667.99	604.97	685.54	775.16	592.19	765.68	683.79	774.85	876.13
85	768.12	971.62	869.64	985.47	1114.29	862.90	1113.72	982.95	1113.84	1259.44
90	1204.90	1497.91	1361.17	1542.47	1744.10	1353.57	1716.98	1538.52	1743.41	1971.30
94	1656.73	2125.41	1890.52	2142.32	2422.36	1861.16	2436.25	2136.84	2421.40	2737.92

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					Lifetime Maximum: 2,920 x Daily Benefit				
	5%		3%	4%	5%	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	49.40	74.98	75.06	90.12	114.19	52.86	82.38	83.60	98.44	122.81
30	50.53	81.42	80.45	95.56	120.44	55.34	89.06	89.03	106.79	137.15
35	54.69	87.33	85.33	100.97	126.64	59.35	95.48	94.22	115.13	151.47
40	59.79	94.81	91.58	114.03	151.66	65.06	103.34	101.13	126.20	169.13
45	64.61	99.10	93.89	121.59	169.35	69.24	107.42	103.89	131.80	179.48
50	69.13	103.02	98.14	123.74	187.08	74.61	110.26	111.19	137.77	196.84
55	72.28	115.14	107.52	141.15	190.84	77.93	125.89	121.04	160.51	199.44
60	89.00	150.25	144.12	174.88	205.06	97.10	164.17	156.74	190.20	215.23
65	130.99	200.92	199.83	224.06	258.01	143.12	220.14	211.57	237.20	277.72
70	205.69	291.98	279.10	316.34	347.02	228.53	322.49	304.24	346.48	380.25
75	363.82	500.32	460.72	522.08	590.32	401.80	551.05	513.24	571.29	640.03
80	606.21	791.08	704.79	798.66	903.06	687.92	892.01	805.00	895.74	1003.31
85	883.99	1152.68	1014.82	1149.99	1300.31	1002.73	1298.48	1158.03	1288.58	1443.34
90	1387.92	1776.31	1587.03	1798.41	2033.50	1573.54	2001.45	1811.88	2016.13	2258.26
94	1907.47	2520.87	2204.61	2498.25	2824.82	2163.16	2840.12	2516.70	2800.41	3136.73

Issue Age	Lifetime Maximum: 3,650 x Daily Benefit				
	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	56.32	89.78	92.13	106.76	131.43
30	60.16	96.70	97.62	118.02	153.86
35	64.00	103.63	103.11	129.29	176.30
40	70.32	111.88	110.67	138.37	186.61
45	73.88	115.74	113.89	142.02	189.61
50	80.08	117.50	124.23	151.81	206.60
55	83.58	136.64	134.57	179.87	208.04
60	105.19	178.10	169.36	205.52	225.40
65	155.26	239.35	223.30	250.34	297.42
70	251.36	353.01	329.38	376.61	413.49
75	439.79	601.78	565.76	620.51	689.73
80	769.64	992.94	905.22	992.82	1103.56
85	1121.47	1444.28	1301.25	1427.18	1586.37
90	1759.17	2226.60	2036.74	2233.84	2483.02
94	2418.86	3159.37	2828.80	3102.56	3448.64

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					Lifetime Maximum: 1,095 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	41.02	64.38	66.55	79.98	105.17	53.17	81.74	84.48	100.70	127.17
30	43.10	69.22	70.13	83.06	110.94	56.03	88.41	89.53	105.60	136.30
35	45.17	74.06	73.71	86.13	116.70	58.88	95.07	94.58	110.50	145.43
40	52.75	78.98	77.51	95.30	129.85	67.63	101.50	100.16	122.65	162.70
45	58.26	80.81	78.28	100.73	137.90	73.72	103.94	101.82	129.99	173.58
50	61.19	84.41	82.73	115.72	145.03	75.98	108.14	104.71	135.21	186.02
55	66.72	91.32	90.15	123.23	161.46	84.18	118.98	117.43	157.99	201.92
60	81.95	126.33	121.05	144.78	181.44	98.52	159.12	152.47	184.42	233.09
65	121.44	178.94	166.62	197.29	222.14	149.68	234.41	218.24	258.41	279.96
70	199.06	271.70	254.06	296.97	323.64	248.96	353.33	329.03	384.60	422.79
75	292.26	385.35	359.90	438.70	456.98	378.21	499.77	466.78	571.27	658.31
80	511.46	635.83	575.84	701.92	731.17	661.87	824.62	746.85	914.03	1053.30
85	745.26	924.84	827.77	1009.01	1051.05	964.44	1199.45	1073.59	1313.92	1514.11
90	1169.04	1425.80	1295.64	1579.32	1645.13	1512.84	1849.15	1680.41	2056.57	2369.92
94	1607.43	2023.09	1799.50	2193.50	2284.90	2080.16	2623.79	2333.90	2856.35	3291.55

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					Lifetime Maximum: 1,825 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	58.24	90.38	93.43	109.24	144.46	67.10	103.30	108.18	126.20	162.37
30	60.86	98.15	99.41	117.15	153.89	69.82	111.02	113.97	139.47	178.34
35	63.47	105.91	105.38	125.05	163.32	72.54	118.74	119.75	152.74	194.31
40	73.57	113.72	111.66	140.59	182.81	81.49	128.32	127.44	162.74	211.78
45	80.78	117.07	113.56	150.61	195.14	87.24	132.86	130.14	166.35	220.94
50	83.44	122.96	119.05	157.67	212.29	89.93	138.93	136.30	180.84	229.58
55	93.28	133.75	132.00	177.51	226.52	99.85	153.30	146.17	196.56	247.83
60	113.59	183.69	176.00	210.38	260.41	132.02	209.01	203.65	243.44	286.96
65	164.59	262.18	244.10	289.03	315.16	186.74	291.29	285.64	338.22	368.78
70	277.79	401.72	374.08	437.26	465.09	320.27	452.33	431.62	504.52	536.64
75	426.91	573.76	535.87	654.11	713.64	479.59	657.68	605.70	739.33	773.00
80	747.09	946.70	857.39	1046.58	1141.82	839.28	1085.17	969.12	1182.93	1236.80
85	1088.62	1377.02	1232.50	1504.45	1641.37	1222.95	1578.43	1393.11	1700.46	1777.90
90	1707.64	2122.91	1929.13	2354.80	2569.10	1918.36	2433.42	2180.52	2661.59	2782.80
94	2348.01	3012.24	2679.35	3270.55	3568.20	2637.75	3452.82	3028.50	3696.65	3865.00

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					Lifetime Maximum: 2,920 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	75.91	112.98	113.10	132.24	174.87	80.69	124.12	125.96	146.39	187.75
30	75.74	122.68	121.21	142.86	187.67	82.95	134.11	134.06	157.00	199.89
35	80.16	131.59	128.56	153.47	200.44	87.51	143.70	141.79	167.61	212.02
40	89.56	141.58	136.78	173.48	225.60	97.68	153.87	150.62	185.90	240.43
45	98.47	146.81	139.11	185.12	239.86	105.54	158.40	153.28	196.10	258.37
50	101.05	153.70	146.43	184.45	248.34	108.23	164.23	158.48	199.17	265.59
55	110.07	169.63	158.40	209.21	266.97	119.41	185.27	178.13	232.56	283.65
60	135.08	228.03	218.76	261.47	323.67	147.37	249.43	238.15	284.28	339.71
65	202.57	310.71	309.02	365.95	399.00	221.79	340.44	327.17	388.22	430.11
70	343.15	487.11	465.62	544.29	578.90	377.57	534.53	505.14	589.53	630.27
75	515.62	709.08	652.96	797.02	869.56	566.05	777.38	722.91	877.98	996.54
80	859.16	1121.16	998.87	1219.26	1330.22	969.00	1258.27	1133.71	1376.78	1563.92
85	1252.84	1633.64	1438.26	1755.62	1915.40	1412.43	1831.64	1630.91	1980.59	2249.74
90	1967.03	2517.47	2249.23	2745.53	2995.39	2216.47	2823.24	2551.75	3098.85	3520.01
94	2703.36	3572.70	3124.49	3813.93	4161.04	3047.00	4006.26	3544.37	4304.32	4889.29

Issue Age	Lifetime Maximum: 3,650 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	85.47	135.27	138.82	160.54	200.62
30	90.16	145.54	146.92	171.15	212.11
35	94.85	155.81	155.02	181.75	223.60
40	105.80	166.16	164.45	198.31	255.25
45	112.61	169.99	167.44	207.09	276.89
50	115.42	174.75	170.53	213.89	282.85
55	128.74	200.91	197.86	255.91	300.33
60	159.66	270.84	257.55	307.09	355.74
65	241.00	370.16	345.31	410.49	461.23
70	411.99	581.96	544.65	634.76	681.63
75	616.48	845.68	792.85	958.94	1123.51
80	1078.84	1395.37	1268.56	1534.30	1797.62
85	1572.02	2029.63	1823.56	2205.56	2584.07
90	2465.92	3129.02	2854.26	3452.18	4044.64
94	3390.64	4439.82	3964.25	4794.70	5617.55

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					Lifetime Maximum: 1,095 x Daily Benefit				
	5%		3%	4%	5%	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	24.49	37.28	39.43	50.93	69.54	34.28	45.21	47.79	60.72	83.25
30	27.43	39.12	40.10	51.91	72.48	35.75	48.90	50.05	62.68	83.25
35	30.36	40.96	40.76	52.89	75.42	37.22	52.58	52.31	64.64	83.25
40	34.42	45.08	44.25	59.44	84.93	42.94	57.97	57.20	73.42	101.28
45	37.13	47.43	46.00	63.66	91.11	46.98	61.09	59.84	79.33	115.33
50	38.37	49.54	58.30	76.40	97.64	47.65	64.19	63.13	86.48	126.47
55	41.86	51.66	60.79	81.29	108.53	52.83	67.30	66.42	93.05	137.34
60	46.73	69.36	66.45	87.61	115.65	55.39	87.37	83.70	110.34	144.40
65	65.44	96.43	89.78	100.66	117.11	80.66	126.32	117.60	131.85	150.87
70	99.44	135.72	126.91	141.77	162.13	124.36	176.50	164.36	184.38	211.79
75	171.85	226.58	211.62	238.58	269.76	222.38	293.86	274.46	314.07	339.41
80	300.74	373.86	338.59	381.73	431.62	389.17	484.87	439.14	502.51	543.06
85	438.22	543.79	486.73	548.73	620.45	567.07	705.26	631.26	722.36	780.64
90	687.40	838.35	761.83	858.89	971.14	889.52	1087.28	988.06	1130.65	1221.88
94	945.18	1189.55	1058.10	1192.90	1348.80	1223.09	1542.77	1372.30	1570.35	1697.05

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					Lifetime Maximum: 1,825 x Daily Benefit				
	5%		3%	4%	5%	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	34.28	49.98	52.85	68.56	93.05	44.07	57.13	59.83	73.46	97.94
30	38.20	54.28	55.57	71.50	95.50	45.05	61.40	63.03	76.40	97.94
35	42.12	58.57	58.29	74.44	97.94	46.03	65.67	66.23	79.33	97.94
40	47.74	64.76	63.58	82.92	116.08	51.83	73.24	72.57	91.91	124.45
45	51.49	68.42	66.38	88.15	129.66	55.60	77.93	76.06	100.88	146.07
50	55.01	72.04	70.52	95.00	144.33	58.78	82.32	79.37	105.78	150.43
55	58.54	75.66	74.67	102.84	154.07	61.94	86.71	82.68	112.63	163.17
60	63.85	100.85	96.63	127.38	162.28	72.48	114.76	111.81	147.39	166.38
65	88.70	141.28	131.55	147.48	169.83	100.63	156.96	153.93	172.58	198.73
70	138.76	200.67	186.86	211.78	232.33	159.98	225.95	215.60	244.38	288.07
75	251.02	337.36	315.08	357.05	403.73	281.99	386.71	356.14	403.57	456.31
80	439.29	556.64	504.13	571.28	645.97	493.48	638.07	569.82	645.71	730.10
85	640.10	809.66	724.68	821.22	928.58	719.07	928.10	819.12	928.21	1049.51
90	1004.08	1248.23	1134.29	1285.38	1453.43	1127.96	1430.83	1282.10	1452.85	1642.72
94	1380.61	1771.14	1575.40	1785.25	2018.65	1550.95	2030.23	1780.70	2017.85	2281.55

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					Lifetime Maximum: 2,920 x Daily Benefit				
	5%		3%	4%	5%	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	44.68	62.48	63.98	83.00	112.64	49.28	68.65	70.38	90.47	119.98
30	47.54	67.84	67.76	87.20	116.46	53.15	74.22	74.56	95.02	125.57
35	53.20	72.77	71.11	91.36	120.20	58.43	79.57	78.52	99.55	131.11
40	58.12	80.63	77.89	102.32	143.24	63.59	87.90	86.00	111.35	154.81
45	62.77	85.80	81.32	108.35	159.37	67.27	93.01	89.97	118.33	171.79
50	66.62	90.05	86.74	111.14	168.84	69.44	98.55	96.06	122.17	177.64
55	69.08	95.96	89.60	121.20	181.58	74.47	104.91	100.87	133.08	190.20
60	75.93	125.19	120.11	158.32	201.70	81.79	136.80	130.62	172.18	203.98
65	109.17	167.43	166.54	186.73	215.01	119.27	183.45	176.31	197.67	231.43
70	171.41	243.32	232.59	263.62	289.18	190.44	268.75	253.54	288.73	316.88
75	303.18	416.93	383.93	435.06	491.94	334.84	459.21	427.69	476.08	533.35
80	505.18	659.22	587.31	665.54	752.55	573.28	743.34	670.82	746.44	836.09
85	736.66	960.55	845.66	958.32	1083.60	835.62	1082.06	965.01	1073.81	1202.79
90	1156.60	1480.23	1322.50	1498.66	1694.59	1311.30	1667.87	1509.88	1680.09	1881.88
94	1589.56	2100.68	1837.13	2081.86	2354.04	1802.65	2366.75	2097.22	2333.65	2613.94

Issue Age	Lifetime Maximum: 3,650 x Daily Benefit				
	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	53.87	74.82	76.78	97.94	127.33
30	58.77	80.60	81.36	102.84	134.68
35	63.66	86.37	85.93	107.74	142.02
40	69.07	95.17	94.12	120.39	166.37
45	71.77	100.23	98.62	128.31	184.20
50	72.27	107.05	105.38	133.20	186.45
55	79.87	113.87	112.14	144.96	198.81
60	87.66	148.41	141.14	186.05	206.26
65	129.37	199.46	186.08	208.62	247.86
70	209.47	294.17	274.49	313.84	344.57
75	366.50	501.49	471.46	517.09	574.77
80	641.38	827.46	754.34	827.34	919.63
85	934.58	1203.58	1084.36	1189.31	1321.97
90	1466.00	1855.51	1697.26	1861.52	2069.17
94	2015.75	2632.82	2357.30	2585.45	2873.85

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					Lifetime Maximum: 1,095 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	36.92	57.94	59.90	71.98	94.65	47.85	73.57	76.03	90.63	114.45
30	38.79	62.30	63.12	74.75	99.84	50.42	79.56	80.58	95.04	122.67
35	40.65	66.65	66.34	77.52	105.03	52.99	85.56	85.12	99.45	130.89
40	47.47	71.09	69.76	85.77	116.86	60.86	91.35	90.15	110.38	146.43
45	52.43	72.73	70.45	90.66	124.11	66.35	93.55	91.64	116.99	156.22
50	55.07	75.97	74.46	104.15	130.53	68.38	97.33	94.24	121.69	167.42
55	60.05	82.19	81.14	110.91	145.31	75.76	107.08	105.69	142.19	181.73
60	73.76	113.70	108.95	130.30	163.30	88.67	143.21	137.22	165.98	209.78
65	109.30	161.05	149.96	177.56	199.93	134.71	210.97	196.42	232.57	251.96
70	179.15	244.53	228.65	267.27	291.28	224.06	318.00	296.13	346.14	380.51
75	263.03	346.82	323.91	394.83	411.28	340.39	449.79	420.10	514.14	592.48
80	460.31	572.24	518.26	631.73	658.05	595.68	742.16	672.16	822.63	947.97
85	670.74	832.36	744.99	908.11	945.95	867.99	1079.50	966.23	1182.53	1362.70
90	1052.14	1283.22	1166.08	1421.39	1480.62	1361.56	1664.23	1512.37	1850.91	2132.92
94	1446.69	1820.78	1619.55	1974.15	2056.41	1872.14	2361.41	2100.51	2570.72	2962.40

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					Lifetime Maximum: 1,825 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	52.42	81.34	84.09	98.32	130.01	60.39	92.97	97.36	113.58	146.13
30	54.77	88.33	89.46	105.43	138.50	62.84	99.92	102.57	125.52	160.51
35	57.12	95.32	94.84	112.55	146.99	65.29	106.87	107.78	137.47	174.88
40	66.21	102.35	100.49	126.53	164.53	73.34	115.48	114.70	146.46	190.60
45	72.70	105.36	102.20	135.55	175.63	78.52	119.57	117.13	149.72	198.85
50	75.10	110.66	107.15	141.90	191.06	80.94	125.04	122.67	162.76	206.62
55	83.95	120.38	118.80	159.76	203.87	89.87	137.97	131.55	176.90	223.05
60	102.23	165.32	158.40	189.34	234.37	118.82	188.11	183.29	219.10	258.26
65	148.13	235.96	219.69	260.13	283.64	168.07	262.16	257.08	304.40	331.90
70	250.01	361.55	336.67	393.53	418.58	288.24	407.10	388.46	454.07	482.98
75	384.22	516.38	482.28	588.70	642.28	431.63	591.91	545.13	665.40	695.70
80	672.38	852.03	771.65	941.92	1027.64	755.35	976.65	872.21	1064.64	1113.12
85	979.76	1239.32	1109.25	1354.01	1477.23	1100.66	1420.59	1253.80	1530.41	1600.11
90	1536.88	1910.62	1736.22	2119.32	2312.19	1726.52	2190.07	1962.47	2395.43	2504.52
94	2113.20	2711.02	2411.42	2943.50	3211.38	2373.97	3107.54	2725.65	3326.99	3478.50

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					Lifetime Maximum: 2,920 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	68.32	101.68	101.79	119.02	157.39	72.62	111.71	113.36	131.75	168.97
30	68.16	110.41	109.08	128.58	168.90	74.65	120.70	120.66	141.30	179.90
35	72.15	118.43	115.71	138.13	180.39	78.76	129.33	127.61	150.85	190.82
40	80.60	127.42	123.10	156.14	203.04	87.91	138.48	135.56	167.31	216.38
45	88.62	132.13	125.20	166.61	215.87	94.99	142.56	137.95	176.49	232.54
50	90.94	138.33	131.79	166.00	223.51	97.41	147.80	142.63	179.25	239.04
55	99.06	152.67	142.56	188.29	240.27	107.46	166.74	160.32	209.30	255.29
60	121.57	205.23	196.88	235.33	291.30	132.63	224.49	214.34	255.85	305.73
65	182.32	279.64	278.12	329.35	359.10	199.61	306.39	294.45	349.40	387.10
70	308.84	438.39	419.06	489.86	521.01	339.81	481.08	454.62	530.57	567.24
75	464.06	638.17	587.67	717.32	782.61	509.44	699.64	650.62	790.18	896.88
80	773.24	1009.05	898.98	1097.33	1197.20	872.10	1132.44	1020.34	1239.10	1407.53
85	1127.56	1470.28	1294.43	1580.06	1723.86	1271.19	1648.47	1467.82	1782.53	2024.76
90	1770.33	2265.72	2024.31	2470.97	2695.85	1994.83	2540.92	2296.57	2788.97	3168.01
94	2433.03	3215.43	2812.04	3432.54	3744.93	2742.30	3605.63	3189.93	3873.88	4400.36

Issue Age	Lifetime Maximum: 3,650 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
25 or Under	76.92	121.74	124.94	144.49	180.56
30	81.14	130.99	132.23	154.03	190.90
35	85.37	140.23	139.52	163.58	201.24
40	95.22	149.54	148.01	178.48	229.72
45	101.35	152.99	150.70	186.38	249.20
50	103.88	157.28	153.48	192.50	254.57
55	115.87	180.82	178.07	230.32	270.30
60	143.69	243.76	231.80	276.38	320.17
65	216.90	333.14	310.78	369.44	415.11
70	370.79	523.76	490.19	571.28	613.47
75	554.83	761.11	713.57	863.05	1011.16
80	970.96	1255.83	1141.70	1380.87	1617.85
85	1414.82	1826.67	1641.20	1985.01	2325.67
90	2219.33	2816.11	2568.83	3106.97	3640.17
94	3051.58	3995.84	3567.83	4315.23	5055.80

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					Lifetime Maximum: 1,095 x Daily Benefit				
	5%		3%	4%	5%	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	22.04	33.55	35.49	45.84	62.59	30.85	40.69	43.01	54.65	74.93
30	24.68	35.21	36.09	46.72	65.23	32.18	44.01	45.05	56.41	74.93
35	27.32	36.86	36.68	47.60	67.88	33.50	47.32	47.08	58.18	74.93
40	30.98	40.57	39.82	53.50	76.44	38.65	52.17	51.48	66.08	91.15
45	33.42	42.69	41.40	57.29	82.00	42.28	54.98	53.86	71.40	103.80
50	34.53	44.59	52.47	68.76	87.88	42.89	57.77	56.82	77.83	113.82
55	37.67	46.49	54.71	73.16	97.68	47.55	60.57	59.78	83.75	123.61
60	42.06	62.42	59.81	78.85	104.09	49.85	78.63	75.33	99.31	129.96
65	58.90	86.79	80.80	90.59	105.40	72.59	113.69	105.84	118.67	135.78
70	89.50	122.15	114.22	127.59	145.92	111.92	158.85	147.92	165.94	190.61
75	154.67	203.92	190.46	214.72	242.78	200.14	264.47	247.01	282.66	305.47
80	270.66	336.47	304.73	343.56	388.45	350.25	436.38	395.22	452.26	488.75
85	394.40	489.41	438.05	493.86	558.40	510.36	634.74	568.13	650.12	702.58
90	618.66	754.51	685.65	773.00	874.02	800.57	978.55	889.25	1017.59	1099.69
94	850.66	1070.59	952.29	1073.61	1213.92	1100.78	1388.49	1235.07	1413.32	1527.35

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					Lifetime Maximum: 1,825 x Daily Benefit				
	5%		3%	4%	5%	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	30.85	44.98	47.57	61.70	83.75	39.66	51.42	53.85	66.11	88.15
30	34.38	48.85	50.01	64.35	85.95	40.55	55.26	56.73	68.76	88.15
35	37.91	52.71	52.46	67.00	88.15	41.43	59.10	59.61	71.40	88.15
40	42.97	58.29	57.22	74.63	104.47	46.65	65.91	65.31	82.72	112.00
45	46.34	61.58	59.74	79.34	116.69	50.04	70.14	68.45	90.79	131.46
50	49.51	64.84	63.47	85.50	129.90	52.90	74.09	71.43	95.20	135.39
55	52.69	68.09	67.20	92.56	138.66	55.75	78.04	74.41	101.37	146.85
60	57.47	90.77	86.97	114.64	146.05	65.23	103.28	100.63	132.65	149.74
65	79.83	127.15	118.40	132.73	152.85	90.57	141.26	138.54	155.32	178.86
70	124.88	180.60	168.17	190.60	209.10	143.98	203.36	194.04	219.94	241.26
75	225.92	303.62	283.57	321.35	363.36	253.79	348.04	320.53	363.21	410.68
80	395.36	500.98	453.72	514.15	581.37	444.13	574.26	512.84	581.14	657.09
85	576.09	728.70	652.22	739.09	835.72	647.17	835.29	737.21	835.39	944.56
90	903.67	1123.41	1020.86	1156.84	1308.09	1015.16	1287.74	1153.89	1307.57	1478.44
94	1242.55	1594.03	1417.86	1606.73	1816.79	1395.85	1827.20	1602.63	1816.07	2053.40

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					Lifetime Maximum: 2,920 x Daily Benefit				
	5%		3%	4%	5%	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	40.21	56.23	57.58	74.70	101.38	44.35	61.78	63.34	81.42	107.99
30	42.79	61.06	60.98	78.48	104.81	47.84	66.80	67.10	85.52	113.01
35	47.88	65.49	64.00	82.22	108.18	52.59	71.61	70.67	89.59	118.00
40	52.31	72.57	70.10	92.09	128.92	57.24	79.11	77.40	100.22	139.33
45	56.49	77.22	73.18	97.51	143.44	60.54	83.71	80.97	106.50	154.61
50	59.96	81.05	78.07	100.02	151.95	62.50	88.70	86.45	109.95	159.88
55	62.17	86.36	80.64	109.08	163.42	67.03	94.42	90.78	119.77	171.18
60	68.34	112.67	108.10	142.48	181.53	73.62	123.12	117.56	154.96	183.58
65	98.25	150.69	149.88	168.05	193.51	107.34	165.10	158.68	177.91	208.29
70	154.27	218.99	209.33	237.26	260.27	171.40	241.87	228.18	259.86	285.19
75	272.86	375.23	345.54	391.55	442.75	301.36	413.29	384.92	428.47	480.02
80	454.66	593.30	528.58	598.99	677.30	515.95	669.01	603.74	671.80	752.48
85	663.00	864.50	761.10	862.48	975.24	752.06	973.86	868.51	966.43	1082.51
90	1040.94	1332.20	1190.25	1348.80	1525.13	1180.17	1501.08	1358.89	1512.08	1693.69
94	1430.60	1890.61	1653.42	1873.67	2118.63	1622.39	2130.08	1887.50	2100.29	2352.55

Issue Age	Lifetime Maximum: 3,650 x Daily Benefit				
	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
25 or Under	48.48	67.34	69.10	88.15	114.60
30	52.89	72.54	73.22	92.56	121.21
35	57.29	77.73	77.34	96.97	127.82
40	62.16	85.65	84.71	108.35	149.73
45	64.59	90.21	88.76	115.48	165.78
50	65.04	96.35	94.84	119.88	167.81
55	71.88	102.48	100.93	130.46	178.93
60	78.89	133.57	127.03	167.45	185.63
65	116.43	179.51	167.47	187.76	223.07
70	188.52	264.75	247.04	282.46	310.11
75	329.85	451.34	424.31	465.38	517.29
80	577.24	744.71	678.90	744.61	827.67
85	841.12	1083.22	975.92	1070.38	1189.77
90	1319.40	1669.96	1527.53	1675.37	1862.25
94	1814.18	2369.54	2121.57	2326.91	2586.47

GENWORTH LIFE INSURANCE COMPANY

**Table A-1
Future Purchase Options**

FPO Offer	% Load
5% Compounded Annually every 3 years	1.065

**Table A-2
Guaranteed Purchase Options**

GPO Offer	% Load
5% Compounded Annually every 3 years	1.105

GENWORTH LIFE INSURANCE COMPANY

Table B
Limited Pay Factors

(Multiple of Lifetime Pay Rates)

Issue Age	10-Year Premium Payment	To Age 65 Premium Payment
< 25	4.56	1.25
25-29	4.21	1.38
30-34	3.92	1.75
35-39	3.63	2.07
40-44	3.34	2.30
45	3.16	2.40
46	3.10	2.42
47	3.05	2.43
48	3.00	2.45
49	2.93	2.48
50	2.87	2.50
51	2.82	2.51
52	2.76	2.53
53	2.69	2.55
54	2.64	2.56
55	2.58	2.58
56	2.53	
57	2.45	
58	2.37	
59	2.28	
60	2.20	
61	2.15	
62	2.09	
63	2.03	
64	1.99	
65	1.93	
66	1.87	
67	1.81	
68	1.76	
69	1.70	
70	1.64	
71	1.59	
72	1.54	
73	1.48	
74	1.43	
75	1.37	
76	1.31	
77	1.25	
78	1.20	
79	1.14	
80	1.08	
81 and over	1.04	

GENWORTH LIFE INSURANCE COMPANY

Table C-1

Service Day Elimination Period

(% Change to 90 Day Service Day EP)

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

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

GENWORTH LIFE INSURANCE COMPANY

Table D-1

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

Issue Age	Calendar Day EP				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	1.6%	1.6%	1.6%	1.6%	1.6%
25-29	1.6%	1.6%	1.6%	1.6%	1.6%
30-34	1.6%	1.6%	1.6%	1.6%	1.6%
35-39	1.6%	1.6%	1.6%	1.6%	1.6%
40-44	1.6%	1.6%	1.6%	1.6%	1.6%
45-49	1.6%	1.6%	1.6%	1.6%	1.6%
50-54	2.4%	2.4%	2.4%	2.4%	2.4%
55-59	2.4%	2.4%	2.4%	2.4%	2.4%
60-64	2.8%	2.8%	2.8%	2.8%	2.8%
65-69	2.8%	2.8%	2.8%	2.8%	2.8%
70-74	2.8%	2.8%	2.8%	2.8%	2.8%
75-79	2.8%	2.8%	2.8%	2.8%	2.8%
80-84	2.8%	2.8%	2.8%	2.8%	2.8%
85-89	2.8%	2.8%	2.8%	2.8%	2.8%
90-94	2.8%	2.8%	2.8%	2.8%	2.8%

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

Issue Age	Calendar Day EP				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	1.8%	1.8%	1.8%	1.8%	1.8%
25-29	1.8%	1.8%	1.8%	1.8%	1.8%
30-34	1.8%	1.8%	1.8%	1.8%	1.8%
35-39	1.8%	1.8%	1.8%	1.8%	1.8%
40-44	1.8%	1.8%	1.8%	1.8%	1.8%
45-49	1.8%	1.8%	1.8%	1.8%	1.8%
50-54	2.7%	2.7%	2.7%	2.7%	2.7%
55-59	2.7%	2.7%	2.7%	2.7%	2.7%
60-64	3.1%	3.1%	3.1%	3.1%	3.1%
65-69	3.1%	3.1%	3.1%	3.1%	3.1%
70-74	3.1%	3.1%	3.1%	3.1%	3.1%
75-79	3.1%	3.1%	3.1%	3.1%	3.1%
80-84	3.1%	3.1%	3.1%	3.1%	3.1%
85-89	3.1%	3.1%	3.1%	3.1%	3.1%
90-94	3.1%	3.1%	3.1%	3.1%	3.1%

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

Issue Age	Calendar Day EP				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	2.0%	2.0%	2.0%	2.0%	2.0%
25-29	2.0%	2.0%	2.0%	2.0%	2.0%
30-34	2.0%	2.0%	2.0%	2.0%	2.0%
35-39	2.0%	2.0%	2.0%	2.0%	2.0%
40-44	2.0%	2.0%	2.0%	2.0%	2.0%
45-49	2.0%	2.0%	2.0%	2.0%	2.0%
50-54	3.0%	3.0%	3.0%	3.0%	3.0%
55-59	3.0%	3.0%	3.0%	3.0%	3.0%
60-64	3.5%	3.5%	3.5%	3.5%	3.5%
65-69	3.5%	3.5%	3.5%	3.5%	3.5%
70-74	3.5%	3.5%	3.5%	3.5%	3.5%
75-79	3.5%	3.5%	3.5%	3.5%	3.5%
80-84	3.5%	3.5%	3.5%	3.5%	3.5%
85-89	3.5%	3.5%	3.5%	3.5%	3.5%
90-94	3.5%	3.5%	3.5%	3.5%	3.5%

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

Issue Age	Calendar Day EP				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	2.5%	2.5%	2.5%	2.5%	2.5%
25-29	2.5%	2.5%	2.5%	2.5%	2.5%
30-34	2.5%	2.5%	2.5%	2.5%	2.5%
35-39	2.5%	2.5%	2.5%	2.5%	2.5%
40-44	2.5%	2.5%	2.5%	2.5%	2.5%
45-49	2.5%	2.5%	2.5%	2.5%	2.5%
50-54	3.7%	3.7%	3.7%	3.7%	3.7%
55-59	3.7%	3.7%	3.7%	3.7%	3.7%
60-64	4.3%	4.3%	4.3%	4.3%	4.3%
65-69	4.3%	4.3%	4.3%	4.3%	4.3%
70-74	4.3%	4.3%	4.3%	4.3%	4.3%
75-79	4.3%	4.3%	4.3%	4.3%	4.3%
80-84	4.3%	4.3%	4.3%	4.3%	4.3%
85-89	4.3%	4.3%	4.3%	4.3%	4.3%
90-94	4.3%	4.3%	4.3%	4.3%	4.3%

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

Issue Age	Calendar Day EP				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	5.0%	5.0%	5.0%	5.0%	5.0%
25-29	5.0%	5.0%	5.0%	5.0%	5.0%
30-34	5.0%	5.0%	5.0%	5.0%	5.0%
35-39	5.0%	5.0%	5.0%	5.0%	5.0%
40-44	5.0%	5.0%	5.0%	5.0%	5.0%
45-49	5.0%	5.0%	5.0%	5.0%	5.0%
50-54	7.4%	7.4%	7.4%	7.4%	7.4%
55-59	7.4%	7.4%	7.4%	7.4%	7.4%
60-64	8.7%	8.7%	8.7%	8.7%	8.7%
65-69	8.7%	8.7%	8.7%	8.7%	8.7%
70-74	8.7%	8.7%	8.7%	8.7%	8.7%
75-79	8.7%	8.7%	8.7%	8.7%	8.7%
80-84	8.7%	8.7%	8.7%	8.7%	8.7%
85-89	8.7%	8.7%	8.7%	8.7%	8.7%
90-94	8.7%	8.7%	8.7%	8.7%	8.7%

GENWORTH LIFE INSURANCE COMPANY

Table D-2
50% Home & Community Care Care

Issue Age	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
< 25	-4.0%	-4.0%	-4.0%	-4.0%	-4.0%
25-29	-4.0%	-4.0%	-4.0%	-4.0%	-4.0%
30-34	-4.0%	-4.0%	-4.0%	-4.0%	-4.0%
35-39	-4.0%	-4.0%	-4.0%	-4.0%	-4.0%
40-44	-5.0%	-5.0%	-4.0%	-4.0%	-4.0%
45-49	-5.0%	-5.0%	-4.0%	-4.0%	-4.0%
50-54	-6.0%	-6.0%	-4.0%	-4.0%	-4.0%
55-59	-8.0%	-6.0%	-4.0%	-4.0%	-4.0%
60-64	-9.0%	-6.0%	-5.0%	-5.0%	-5.0%
65-69	-9.0%	-6.0%	-5.0%	-5.0%	-5.0%
70-74	-9.0%	-6.0%	-5.0%	-5.0%	-5.0%
75-79	-9.0%	-6.0%	-6.0%	-6.0%	-6.0%
80-84	-9.0%	-7.0%	-7.0%	-7.0%	-7.0%
85-89	-9.0%	-7.0%	-7.0%	-7.0%	-7.0%
90-94	-9.0%	-7.0%	-7.0%	-7.0%	-7.0%

60% Home & Community Care Care

Issue Age	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
< 25	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%
25-29	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%
30-34	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%
35-39	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%
40-44	-4.0%	-4.0%	-3.0%	-3.0%	-3.0%
45-49	-4.0%	-4.0%	-3.0%	-3.0%	-3.0%
50-54	-5.0%	-5.0%	-3.0%	-3.0%	-3.0%
55-59	-6.5%	-5.0%	-3.0%	-3.0%	-3.0%
60-64	-7.0%	-5.0%	-4.0%	-4.0%	-4.0%
65-69	-7.0%	-5.0%	-4.0%	-4.0%	-4.0%
70-74	-7.0%	-5.0%	-4.0%	-4.0%	-4.0%
75-79	-7.0%	-5.0%	-5.0%	-5.0%	-5.0%
80-84	-7.0%	-5.5%	-5.5%	-5.5%	-5.5%
85-89	-7.0%	-5.5%	-5.5%	-5.5%	-5.5%
90-94	-7.0%	-5.5%	-5.5%	-5.5%	-5.5%

75% Home & Community Care Care

Issue Age	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
< 25	-2.0%	-2.0%	-2.0%	-2.0%	-2.0%
25-29	-2.0%	-2.0%	-2.0%	-2.0%	-2.0%
30-34	-2.0%	-2.0%	-2.0%	-2.0%	-2.0%
35-39	-2.0%	-2.0%	-2.0%	-2.0%	-2.0%
40-44	-2.5%	-2.5%	-2.0%	-2.0%	-2.0%
45-49	-2.5%	-2.5%	-2.0%	-2.0%	-2.0%
50-54	-3.0%	-3.0%	-2.0%	-2.0%	-2.0%
55-59	-4.0%	-3.0%	-2.0%	-2.0%	-2.0%
60-64	-4.5%	-3.0%	-2.5%	-2.5%	-2.5%
65-69	-4.5%	-3.0%	-2.5%	-2.5%	-2.5%
70-74	-4.5%	-3.0%	-2.5%	-2.5%	-2.5%
75-79	-4.5%	-3.0%	-3.0%	-3.0%	-3.0%
80-84	-4.5%	-3.5%	-3.5%	-3.5%	-3.5%
85-89	-4.5%	-3.5%	-3.5%	-3.5%	-3.5%
90-94	-4.5%	-3.5%	-3.5%	-3.5%	-3.5%

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Table D-3
50% Assisted Living Facility

Issue Age	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
< 25	-6.5%	-3.5%	-6.4%	-3.5%	-3.5%
25-29	-6.5%	-3.5%	-6.4%	-3.5%	-3.5%
30-34	-6.8%	-3.7%	-6.6%	-3.7%	-3.7%
35-39	-7.0%	-4.0%	-6.8%	-4.0%	-4.0%
40-44	-7.2%	-4.2%	-7.1%	-4.2%	-4.2%
45-49	-7.5%	-4.4%	-7.3%	-4.4%	-4.4%
50-54	-7.9%	-4.9%	-7.8%	-4.9%	-4.9%
55-59	-8.6%	-5.3%	-8.4%	-5.3%	-5.3%
60-64	-9.3%	-5.7%	-9.1%	-5.7%	-5.7%
65-69	-10.0%	-6.2%	-9.7%	-6.2%	-6.2%
70-74	-10.7%	-6.7%	-10.3%	-6.7%	-6.7%
75-79	-11.0%	-7.0%	-10.6%	-7.0%	-7.0%
80-84	-11.4%	-7.4%	-10.9%	-7.4%	-7.4%
85-89	-11.7%	-7.7%	-11.2%	-7.7%	-7.7%
90-94	-12.0%	-8.0%	-11.5%	-8.0%	-8.0%

60% Assisted Living Facility

Issue Age	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
< 25	-4.7%	-1.8%	-4.5%	-1.8%	-1.8%
25-29	-4.7%	-1.8%	-4.5%	-1.8%	-1.8%
30-34	-4.9%	-2.1%	-4.7%	-2.1%	-2.1%
35-39	-5.2%	-2.3%	-5.0%	-2.3%	-2.3%
40-44	-5.4%	-2.6%	-5.2%	-2.6%	-2.6%
45-49	-5.7%	-2.8%	-5.4%	-2.8%	-2.8%
50-54	-6.1%	-3.3%	-5.9%	-3.3%	-3.3%
55-59	-6.7%	-3.4%	-6.4%	-3.4%	-3.4%
60-64	-7.2%	-3.5%	-6.9%	-3.5%	-3.5%
65-69	-7.7%	-3.6%	-7.3%	-3.6%	-3.6%
70-74	-8.3%	-3.7%	-7.8%	-3.7%	-3.7%
75-79	-8.7%	-3.9%	-8.1%	-3.9%	-3.9%
80-84	-9.1%	-4.1%	-8.4%	-4.1%	-4.1%
85-89	-9.6%	-4.3%	-8.7%	-4.3%	-4.3%
90-94	-10.0%	-4.5%	-9.0%	-4.5%	-4.5%

75% Assisted Living Facility

Issue Age	5%		3%	4%	5%
	No BIO	Simple BIO	Compound BIO	Compound BIO	Compound BIO
< 25	-1.9%	-1.5%	-1.7%	-1.5%	-1.5%
25-29	-1.9%	-1.5%	-1.7%	-1.5%	-1.5%
30-34	-2.2%	-1.6%	-1.9%	-1.6%	-1.6%
35-39	-2.4%	-1.6%	-2.2%	-1.6%	-1.6%
40-44	-2.7%	-1.6%	-2.4%	-1.6%	-1.6%
45-49	-2.9%	-1.6%	-2.6%	-1.6%	-1.6%
50-54	-3.4%	-1.7%	-3.1%	-1.7%	-1.7%
55-59	-3.7%	-1.8%	-3.4%	-1.8%	-1.8%
60-64	-4.0%	-1.9%	-3.6%	-1.9%	-1.9%
65-69	-4.3%	-2.0%	-3.8%	-2.0%	-2.0%
70-74	-4.6%	-2.2%	-4.0%	-2.2%	-2.2%
75-79	-4.8%	-2.3%	-4.1%	-2.3%	-2.3%
80-84	-5.0%	-2.4%	-4.3%	-2.4%	-2.4%
85-89	-5.3%	-2.4%	-4.4%	-2.4%	-2.4%
90-94	-5.5%	-2.5%	-4.5%	-2.5%	-2.5%

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Table E-1

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

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

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All ages	4.6%	9.5%	3.4%	3.4%	3.4%

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

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

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All ages	7.4%	9.5%	5.8%	5.8%	5.8%

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

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

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All ages	9.5%	9.5%	7.5%	7.5%	7.5%

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

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

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All ages	17.9%	9.5%	13.7%	13.7%	13.7%

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

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

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All ages	27.8%	9.5%	24.2%	24.2%	24.2%

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Table E-2 (% Increase to Base Rate)
Monthly Benefits

All Issue ages 6.0%

Table E-3 (% Increase to Base Rate)
Transition Benefit

(Benefit up to 5 times the Daily Benefit or 20% of the Monthly Benefit)

All Issue ages 4.0%

Table E-4
10 Year Return of Premium on Death Benefit

Issue Age					
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	23.0%	23.0%	23.0%	23.0%	23.0%
25-29	23.0%	23.0%	23.0%	23.0%	23.0%
30-34	23.0%	23.0%	23.0%	23.0%	23.0%
35-39	23.0%	23.0%	23.0%	23.0%	23.0%
40-44	23.0%	23.0%	23.0%	23.0%	23.0%
45-49	23.0%	23.0%	23.0%	23.0%	23.0%
50-54	28.0%	28.0%	28.0%	28.0%	28.0%
55-59	34.0%	34.0%	34.0%	34.0%	34.0%
60-64	39.0%	39.0%	39.0%	39.0%	39.0%
65-69	46.0%	46.0%	46.0%	46.0%	46.0%
70-74	58.0%	58.0%	58.0%	58.0%	58.0%
75-79	58.0%	58.0%	58.0%	58.0%	58.0%
80-84	58.0%	58.0%	58.0%	58.0%	58.0%
85-89	58.0%	58.0%	58.0%	58.0%	58.0%
90-94	58.0%	58.0%	58.0%	58.0%	58.0%

Table E-5
Graded Return of Premium on Death Benefit

Issue Age	
18-64	8%
65+	N/A

Table E-6 (% Increase to Base Rate)
10-Year Survivorship Rider

All Issue ages 12.0%

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Table E-7
Restoration of Benefits (% Increase to Base Rate)

Issue Age	Lifetime Maximum 730 x Daily Benefit					Lifetime Maximum 1,095 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All ages	11.0%	9.0%	8.0%	8.0%	8.0%	9.0%	8.0%	7.0%	7.0%	7.0%

Issue Age	Lifetime Maximum 1,460 x Daily Benefit					Lifetime Maximum 1,825 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All ages	7.0%	6.0%	5.0%	5.0%	5.0%	7.0%	6.0%	5.0%	5.0%	5.0%

Issue Age	Lifetime Maximum 2,190 x Daily Benefit					Lifetime Maximum 2,920 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All ages	7.0%	6.0%	5.0%	5.0%	5.0%	6.0%	4.0%	4.0%	4.0%	4.0%

Issue Age	Lifetime Maximum 3,650 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
All ages	6.0%	4.0%	4.0%	4.0%	4.0%

Table E-8
Nonforfeiture Benefit (% Increase to Base Rate)

Issue Age	Lifetime Maximum				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	30.0%	30.0%	30.0%	30.0%	30.0%
25-29	29.0%	29.0%	29.0%	29.0%	29.0%
30-34	28.0%	28.0%	28.0%	28.0%	28.0%
35-39	27.0%	27.0%	27.0%	27.0%	27.0%
40-44	26.0%	26.0%	26.0%	26.0%	26.0%
45-49	25.0%	25.0%	25.0%	25.0%	25.0%
50-54	24.0%	24.0%	24.0%	24.0%	24.0%
55-59	23.0%	23.0%	23.0%	23.0%	23.0%
60-64	22.0%	22.0%	22.0%	22.0%	22.0%
65-69	21.0%	21.0%	21.0%	21.0%	21.0%
70-74	20.0%	20.0%	20.0%	20.0%	20.0%
75-79	19.0%	19.0%	19.0%	19.0%	19.0%
80-84	18.0%	18.0%	18.0%	18.0%	18.0%
85-89	17.0%	17.0%	17.0%	17.0%	17.0%
90-94	16.0%	16.0%	16.0%	16.0%	16.0%

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Table E-9
Shared Benefit Rider

(% Increase to Base Rate)

Issue Age	Lifetime Maximum: 730 x Daily Benefit					Lifetime Maximum: 1,095 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	6.0%	6.0%	6.0%	6.0%	6.0%	5.0%	5.0%	5.0%	5.0%	5.0%
25-29	8.0%	8.0%	8.0%	8.0%	8.0%	6.0%	6.0%	6.0%	6.0%	6.0%
30-34	10.0%	10.0%	10.0%	10.0%	10.0%	7.0%	7.0%	7.0%	7.0%	7.0%
35-39	12.0%	12.0%	12.0%	12.0%	12.0%	9.0%	9.0%	9.0%	9.0%	9.0%
40-44	14.0%	14.0%	14.0%	14.0%	14.0%	11.0%	11.0%	11.0%	11.0%	11.0%
45-49	20.0%	20.0%	20.0%	20.0%	20.0%	13.0%	13.0%	13.0%	13.0%	13.0%
50-54	22.0%	22.0%	22.0%	22.0%	22.0%	15.0%	15.0%	15.0%	15.0%	15.0%
55-59	22.0%	22.0%	22.0%	22.0%	22.0%	16.0%	16.0%	16.0%	16.0%	16.0%
60-64	22.0%	22.0%	22.0%	22.0%	22.0%	16.0%	16.0%	16.0%	16.0%	16.0%
65-69	25.0%	25.0%	25.0%	25.0%	25.0%	18.0%	18.0%	18.0%	18.0%	18.0%
70-74	28.0%	28.0%	28.0%	28.0%	28.0%	20.0%	20.0%	20.0%	20.0%	20.0%
75-79	28.0%	28.0%	28.0%	28.0%	28.0%	20.0%	20.0%	20.0%	20.0%	20.0%
80-84	28.0%	28.0%	28.0%	28.0%	28.0%	20.0%	20.0%	20.0%	20.0%	20.0%
85-89	28.0%	28.0%	28.0%	28.0%	28.0%	20.0%	20.0%	20.0%	20.0%	20.0%
90-94	28.0%	28.0%	28.0%	28.0%	28.0%	20.0%	20.0%	20.0%	20.0%	20.0%

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					Lifetime Maximum: 1,825 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
25-29	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%
30-34	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
35-39	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%
40-44	7.0%	7.0%	7.0%	7.0%	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%	10.0%	10.0%	10.0%	10.0%
50-54	14.0%	14.0%	14.0%	14.0%	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%	14.0%	14.0%	14.0%	14.0%
60-64	14.0%	14.0%	14.0%	14.0%	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%	14.0%	14.0%	14.0%	14.0%
70-74	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
75-79	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
80-84	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
85-89	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
90-94	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					Lifetime Maximum: 2,920 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
25-29	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%
30-34	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
35-39	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%
40-44	7.0%	7.0%	7.0%	7.0%	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%	10.0%	10.0%	10.0%	10.0%
50-54	12.0%	12.0%	12.0%	12.0%	12.0%	10.0%	10.0%	10.0%	10.0%	10.0%
55-59	12.0%	12.0%	12.0%	12.0%	12.0%	10.0%	10.0%	10.0%	10.0%	10.0%
60-64	12.0%	12.0%	12.0%	12.0%	12.0%	10.0%	10.0%	10.0%	10.0%	10.0%
65-69	12.0%	12.0%	12.0%	12.0%	12.0%	10.0%	10.0%	10.0%	10.0%	10.0%
70-74	12.0%	12.0%	12.0%	12.0%	12.0%	10.0%	10.0%	10.0%	10.0%	10.0%
75-79	12.0%	12.0%	12.0%	12.0%	12.0%	10.0%	10.0%	10.0%	10.0%	10.0%
80-84	12.0%	12.0%	12.0%	12.0%	12.0%	10.0%	10.0%	10.0%	10.0%	10.0%
85-89	12.0%	12.0%	12.0%	12.0%	12.0%	10.0%	10.0%	10.0%	10.0%	10.0%
90-94	12.0%	12.0%	12.0%	12.0%	12.0%	10.0%	10.0%	10.0%	10.0%	10.0%

Issue Age	Lifetime Maximum: 3,650 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	4.0%	4.0%	4.0%	4.0%	4.0%
25-29	4.5%	4.5%	4.5%	4.5%	4.5%
30-34	5.0%	5.0%	5.0%	5.0%	5.0%
35-39	6.0%	6.0%	6.0%	6.0%	6.0%
40-44	7.0%	7.0%	7.0%	7.0%	7.0%
45-49	10.0%	10.0%	10.0%	10.0%	10.0%
50-54	10.0%	10.0%	10.0%	10.0%	10.0%
55-59	10.0%	10.0%	10.0%	10.0%	10.0%
60-64	10.0%	10.0%	10.0%	10.0%	10.0%
65-69	10.0%	10.0%	10.0%	10.0%	10.0%
70-74	10.0%	10.0%	10.0%	10.0%	10.0%
75-79	10.0%	10.0%	10.0%	10.0%	10.0%
80-84	10.0%	10.0%	10.0%	10.0%	10.0%
85-89	10.0%	10.0%	10.0%	10.0%	10.0%
90-94	10.0%	10.0%	10.0%	10.0%	10.0%

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Table E-10

Shared Benefit Rider with Joint Waiver Rider

(% Increase to Base Rate)

Issue Age	Lifetime Maximum: 730 x Daily Benefit					Lifetime Maximum: 1,095 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	8.0%	8.0%	8.0%	8.0%	8.0%	7.0%	7.0%	7.0%	7.0%	7.0%
25-29	10.0%	10.0%	10.0%	10.0%	10.0%	8.0%	8.0%	8.0%	8.0%	8.0%
30-34	12.0%	12.0%	12.0%	12.0%	12.0%	9.0%	9.0%	9.0%	9.0%	9.0%
35-39	14.0%	14.0%	14.0%	14.0%	14.0%	11.0%	11.0%	11.0%	11.0%	11.0%
40-44	16.0%	16.0%	16.0%	16.0%	16.0%	13.0%	13.0%	13.0%	13.0%	13.0%
45-49	22.0%	22.0%	22.0%	22.0%	22.0%	15.0%	15.0%	15.0%	15.0%	15.0%
50-54	24.0%	24.0%	24.0%	24.0%	24.0%	17.0%	17.0%	17.0%	17.0%	17.0%
55-59	24.0%	24.0%	24.0%	24.0%	24.0%	18.0%	18.0%	18.0%	18.0%	18.0%
60-64	24.0%	24.0%	24.0%	24.0%	24.0%	18.0%	18.0%	18.0%	18.0%	18.0%
65-69	27.0%	27.0%	27.0%	27.0%	27.0%	20.0%	20.0%	20.0%	20.0%	20.0%
70-74	30.0%	30.0%	30.0%	30.0%	30.0%	22.0%	22.0%	22.0%	22.0%	22.0%
75-79	30.0%	30.0%	30.0%	30.0%	30.0%	22.0%	22.0%	22.0%	22.0%	22.0%
80-84	30.0%	30.0%	30.0%	30.0%	30.0%	22.0%	22.0%	22.0%	22.0%	22.0%
85-89	30.0%	30.0%	30.0%	30.0%	30.0%	22.0%	22.0%	22.0%	22.0%	22.0%
90-94	30.0%	30.0%	30.0%	30.0%	30.0%	22.0%	22.0%	22.0%	22.0%	22.0%

Issue Age	Lifetime Maximum: 1,460 x Daily Benefit					Lifetime Maximum: 1,825 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%
25-29	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%
30-34	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%
35-39	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%
40-44	9.0%	9.0%	9.0%	9.0%	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%	12.0%	12.0%	12.0%	12.0%
50-54	16.0%	16.0%	16.0%	16.0%	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%	16.0%	16.0%	16.0%	16.0%
60-64	16.0%	16.0%	16.0%	16.0%	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%	16.0%	16.0%	16.0%	16.0%
70-74	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
75-79	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
80-84	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
85-89	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
90-94	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%

Issue Age	Lifetime Maximum: 2,190 x Daily Benefit					Lifetime Maximum: 2,920 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%
25-29	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%
30-34	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%
35-39	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%
40-44	9.0%	9.0%	9.0%	9.0%	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%	12.0%	12.0%	12.0%	12.0%
50-54	14.0%	14.0%	14.0%	14.0%	14.0%	12.0%	12.0%	12.0%	12.0%	12.0%
55-59	14.0%	14.0%	14.0%	14.0%	14.0%	12.0%	12.0%	12.0%	12.0%	12.0%
60-64	14.0%	14.0%	14.0%	14.0%	14.0%	12.0%	12.0%	12.0%	12.0%	12.0%
65-69	14.0%	14.0%	14.0%	14.0%	14.0%	12.0%	12.0%	12.0%	12.0%	12.0%
70-74	14.0%	14.0%	14.0%	14.0%	14.0%	12.0%	12.0%	12.0%	12.0%	12.0%
75-79	14.0%	14.0%	14.0%	14.0%	14.0%	12.0%	12.0%	12.0%	12.0%	12.0%
80-84	14.0%	14.0%	14.0%	14.0%	14.0%	12.0%	12.0%	12.0%	12.0%	12.0%
85-89	14.0%	14.0%	14.0%	14.0%	14.0%	12.0%	12.0%	12.0%	12.0%	12.0%
90-94	14.0%	14.0%	14.0%	14.0%	14.0%	12.0%	12.0%	12.0%	12.0%	12.0%

Issue Age	Lifetime Maximum: 3,650 x Daily Benefit				
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	5% Compound BIO
< 25	6.0%	6.0%	6.0%	6.0%	6.0%
25-29	6.5%	6.5%	6.5%	6.5%	6.5%
30-34	7.0%	7.0%	7.0%	7.0%	7.0%
35-39	8.0%	8.0%	8.0%	8.0%	8.0%
40-44	9.0%	9.0%	9.0%	9.0%	9.0%
45-49	12.0%	12.0%	12.0%	12.0%	12.0%
50-54	12.0%	12.0%	12.0%	12.0%	12.0%
55-59	12.0%	12.0%	12.0%	12.0%	12.0%
60-64	12.0%	12.0%	12.0%	12.0%	12.0%
65-69	12.0%	12.0%	12.0%	12.0%	12.0%
70-74	12.0%	12.0%	12.0%	12.0%	12.0%
75-79	12.0%	12.0%	12.0%	12.0%	12.0%
80-84	12.0%	12.0%	12.0%	12.0%	12.0%
85-89	12.0%	12.0%	12.0%	12.0%	12.0%
90-94	12.0%	12.0%	12.0%	12.0%	12.0%

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Table E-11 (% Increase to Base Rate)
7-Year Enhanced Benefit Rider

All Issue ages 16.0%

Table F
Adjustments to annual premium rates when alternative billing frequencies are used

Mode	Factor
Annual	0.97087 to 1.00000
Semi-Annually	0.49515 to 0.51000
Quarterly	0.25 to 0.26000
Monthly & Others	0.08333 to 0.09000

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

Table G-1 (% Increase to Base Rate)
Informal Care Benefit
(Benefit up to 25% of Daily Benefit or 1% of Monthly Benefit for no more than 30 days per calendar year)

All Issue ages 3% (subject to the Elimination Period unless stated in Schedule Page)

Table G-2
Rate Guarantee

Rate Guarantee Period	Certificate Level	Policy Level
0 to 3 Years	1.00	1.00
4 Years	1.02	1.00
5 Years	1.04	1.00
6 Years	Not Available	1.02
7 Years	Not Available	1.04
8 Years	Not Available	1.06
9 Years	Not Available	1.08
10 Years	Not Available	1.10

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**Table H
Adjustments for Alternative Flat Commission Levels (or actuarial equivalent)**

Commission %	Factor
0%	0.825
1%	0.835
2%	0.845
3%	0.855
4%	0.865
5%	0.875
6%	0.888
7%	0.901
8%	0.914
9%	0.927
10%	0.940
11%	0.952
12%	0.964
13%	0.976
14%	0.988
15%	1.000
16%	1.018
17%	1.036
18%	1.054
19%	1.072
20%	1.090
21%	1.108
22%	1.126
23%	1.144
24%	1.162
25%	1.180

**Table I
Group Underwriting Factor**

(Multiple of Base Rates)

Factor
0.65 to 1.50

**Table J
Expense Adjustment Factor**

(Multiple of Base Rates)

Factor
0.65 to 1.50

**Table K
Area Factor**

Area	Rating Factor
California Florida	1.00 - 1.50
North Dakota	1.00 - 1.20

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South Dakota Oregon	
All Other States	1.00

The Area Factor will be applied based upon the Residence state of the applicants.

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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 groups with 4 or more actively at work employees/members 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.