

SERFF Tracking #:

GEFA-128791274

State Tracking #:

Company Tracking #:

PREPCS\_2012

State: District of Columbia

Filing Company:

Genworth Life Insurance Company

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

Product Name: prePCS\_2012

Project Name/Number: prePCS\_2012/prePCS\_2012

### Rate Information

Rate data applies to filing.

Filing Method: SERFF

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 9.000%

Effective Date of Last Rate Revision: 12/31/2007

Filing Method of Last Filing: SERFF

### Company Rate Information

| Company Name:                   | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | # of Policy Holders Affected for this Program: | Written Premium for this Program: | Maximum % Change (where req'd): | Minimum % Change (where req'd): |
|---------------------------------|-----------------------------|------------------------|--|--|-----------------------------------|---------------------------------|---------------------------------|
| Genworth Life Insurance Company | 63.400%                     | 63.400%                | \$108,322                                | 138  | \$170,802                         | 88.000%                         | 35.000%                         |

**SERFF Tracking #:**

GEFA-128791274

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

PREPCS\_2012

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

Genworth Life Insurance Company

**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified**Product Name:** prePCS\_2012**Project Name/Number:** prePCS\_2012/prePCS\_2012

## Rate/Rule Schedule

| Item No. | Schedule Item Status | Document Name | Affected Form Numbers (Separated with commas)  | Rate Action | Rate Action Information       |                | Attachments                |
|----------|----------------------|---------------|--|-------------|-------------------------------|----------------|----------------------------|
| 1        |                      | Rate Tables   | 7021 et al, 50001 et al, 50004 et al, 50018 et al, 50021 et al, 60407 et al, 60494 et al | Revised     | Previous State Filing Number: | GEFA-125302402 | IN PCS III Rate Tables.pdf |
|          |                      |               |  |             | Percent Rate Change Request:  | 88.000         |                            |

**Exhibit V**

**Genworth Life Insurance Company  
Annual Premiums with 60% Increase  
Base**

Form: 7035 et al

**Annual Premiums per \$10 Daily Benefit**

**Individual  
Lifetime Benefit Period**

| Issue Age | <b>No Benefit Increase Option</b> |                                | <b>Simple Benefit Increase Option</b> |                                | <b>Compound Benefit Increase Option</b> |                                |
|-----------|-----------------------------------|--------------------------------|---------------------------------------|--------------------------------|---|--------------------------------|
|           | Elimination Period<br>50 Days     | Elimination Period<br>100 Days | Elimination Period<br>50 Days         | Elimination Period<br>100 Days | Elimination Period<br>50 Days           | Elimination Period<br>100 Days |
| 18-24     | 83.20                             | 76.80                          | 124.80                                | 112.00                         | 169.60                                  | 158.40                         |
| 25-29     | 88.00                             | 84.80                          | 134.40                                | 123.20                         | 184.00                                  | 171.20                         |
| 30-34     | 97.60                             | 89.60                          | 144.00                                | 132.80                         | 196.80                                  | 185.60                         |
| 35-39     | 104.00                            | 99.20                          | 156.80                                | 142.40                         | 212.80                                  | 198.40                         |
| 40-44     | 112.00                            | 105.60                         | 169.60                                | 155.20                         | 230.40                                  | 214.40                         |
| 45        | 112.00                            | 105.60                         | 169.60                                | 155.20                         | 230.40                                  | 214.40                         |
| 46        | 116.80                            | 108.80                         | 172.80                                | 156.80                         | 233.60                                  | 219.20                         |
| 47        | 118.40                            | 110.40                         | 174.40                                | 158.40                         | 240.00                                  | 224.00                         |
| 48        | 118.40                            | 112.00                         | 177.60                                | 161.60                         | 243.20                                  | 227.20                         |
| 49        | 120.00                            | 115.20                         | 180.80                                | 163.20                         | 244.80                                  | 228.80                         |
| 50        | 124.80                            | 115.20                         | 185.60                                | 169.60                         | 249.60                                  | 233.60                         |
| 51        | 126.40                            | 120.00                         | 190.40                                | 174.40                         | 254.40                                  | 236.80                         |
| 52        | 132.80                            | 124.80                         | 198.40                                | 180.80                         | 262.40                                  | 246.40                         |
| 53        | 136.00                            | 128.00                         | 208.00                                | 192.00                         | 273.60                                  | 256.00                         |
| 54        | 144.00                            | 134.40                         | 220.80                                | 204.80                         | 283.20                                  | 265.60                         |
| 55        | 150.40                            | 142.40                         | 235.20                                | 219.20                         | 297.60                                  | 278.40                         |
| 56        | 161.60                            | 150.40                         | 251.20                                | 235.20                         | 315.20                                  | 294.40                         |
| 57        | 174.40                            | 161.60                         | 267.20                                | 251.20                         | 334.40                                  | 310.40                         |
| 58        | 180.80                            | 171.20                         | 286.40                                | 272.00                         | 353.60                                  | 331.20                         |
| 59        | 198.40                            | 185.60                         | 307.20                                | 291.20                         | 374.40                                  | 350.40                         |
| 60        | 209.60                            | 193.60                         | 326.40                                | 310.40                         | 396.80                                  | 371.20                         |
| 61        | 227.20                            | 209.60                         | 352.00                                | 336.00                         | 424.00                                  | 396.80                         |
| 62        | 244.80                            | 227.20                         | 374.40                                | 355.20                         | 452.80                                  | 424.00                         |
| 63        | 264.00                            | 246.40                         | 395.20                                | 374.40                         | 484.80                                  | 456.00                         |
| 64        | 281.60                            | 262.40                         | 414.40                                | 393.60                         | 516.80                                  | 488.00                         |
| 65        | 305.60                            | 283.20                         | 436.80                                | 411.20                         | 552.00                                  | 523.20                         |
| 66        | 329.60                            | 308.80                         | 462.40                                | 433.60                         | 593.60                                  | 561.60                         |
| 67        | 360.00                            | 339.20                         | 504.00                                | 472.00                         | 640.00                                  | 604.80                         |
| 68        | 400.00                            | 374.40                         | 560.00                                | 528.00                         | 694.40                                  | 654.40                         |
| 69        | 443.20                            | 416.00                         | 630.40                                | 592.00                         | 756.80                                  | 710.40                         |
| 70        | 496.00                            | 462.40                         | 712.00                                | 668.80                         | 824.00                                  | 768.00                         |
| 71        | 545.60                            | 510.40                         | 793.60                                | 745.60                         | 891.20                                  | 828.80                         |
| 72        | 604.80                            | 566.40                         | 878.40                                | 824.00                         | 972.80                                  | 904.00                         |
| 73        | 672.00                            | 627.20                         | 966.40                                | 905.60                         | 1,056.00                                | 982.40                         |
| 74        | 740.80                            | 689.60                         | 1,057.60                              | 990.40                         | 1,148.80                                | 1,072.00                       |
| 75        | 820.80                            | 758.40                         | 1,153.60                              | 1,076.80                       | 1,249.60                                | 1,172.80                       |
| 76        | 900.80                            | 836.80                         | 1,256.00                              | 1,174.40                       | 1,356.80                                | 1,276.80                       |
| 77        | 993.60                            | 921.60                         | 1,374.40                              | 1,284.80                       | 1,478.40                                | 1,393.60                       |
| 78        | 1,078.40                          | 1,003.20                       | 1,491.20                              | 1,395.20                       | 1,592.00                                | 1,502.40                       |
| 79        | 1,164.80                          | 1,088.00                       | 1,611.20                              | 1,510.40                       | 1,710.40                                | 1,612.80                       |
| 80        | 1,259.20                          | 1,177.60                       | 1,739.20                              | 1,635.20                       | 1,830.40                                | 1,726.40                       |
| 81        | 1,364.80                          | 1,278.40                       | 1,878.40                              | 1,771.20                       | 1,966.40                                | 1,852.80                       |
| 82        | 1,486.40                          | 1,393.60                       | 2,041.60                              | 1,926.40                       | 2,118.40                                | 1,996.80                       |
| 83        | 1,630.40                          | 1,531.20                       | 2,228.80                              | 2,102.40                       | 2,288.00                                | 2,158.40                       |
| 84        | 1,800.00                          | 1,688.00                       | 2,444.80                              | 2,305.60                       | 2,486.40                                | 2,345.60                       |
| 85        | 1,964.80                          | 1,840.00                       | 2,665.60                              | 2,513.60                       | 2,710.40                                | 2,558.40                       |
| 86        | 2,140.80                          | 2,004.80                       | 2,905.60                              | 2,739.20                       | 2,953.60                                | 2,787.20                       |
| 87        | 2,334.40                          | 2,184.00                       | 3,168.00                              | 2,985.60                       | 3,219.20                                | 3,038.40                       |
| 88        | 2,544.00                          | 2,382.40                       | 3,454.40                              | 3,256.00                       | 3,510.40                                | 3,312.00                       |
| 89        | 2,774.40                          | 2,595.20                       | 3,764.80                              | 3,547.20                       | 3,827.20                                | 3,611.20                       |
| 90        | 3,024.00                          | 2,830.40                       | 4,102.40                              | 3,867.20                       | 4,172.80                                | 3,934.40                       |
| 91        | 3,296.00                          | 3,084.80                       | 4,470.40                              | 4,214.40                       | 4,545.60                                | 4,288.00                       |
| 92        | 3,593.60                          | 3,363.20                       | 4,873.60                              | 4,593.60                       | 4,955.20                                | 4,673.60                       |
| 93        | 3,916.80                          | 3,667.20                       | 5,312.00                              | 5,008.00                       | 5,403.20                                | 5,096.00                       |
| 94        | 4,268.80                          | 3,996.80                       | 5,790.40                              | 5,459.20                       | 5,888.00                                | 5,553.60                       |

**Exhibit V**

**Genworth Life Insurance Company  
Annual Premiums with 44% Increase  
Base**

Form: 7035 et al

**Annual Premiums per \$10 Daily Benefit**

**Individual  
2,190 x Daily Payment Maximum Plan**

| Issue Age | No Benefit Increase Option    |                                | Simple Benefit Increase Option |                                | Compound Benefit Increase Option |                                |
|-----------|-------------------------------|--------------------------------|--------------------------------|--------------------------------|----------------------------------|--------------------------------|
|           | Elimination Period<br>50 Days | Elimination Period<br>100 Days | Elimination Period<br>50 Days  | Elimination Period<br>100 Days | Elimination Period<br>50 Days    | Elimination Period<br>100 Days |
| 18-24     | 63.36                         | 60.48                          | 93.60                          | 87.84                          | 131.04                           | 125.28                         |
| 25-29     | 67.68                         | 64.80                          | 100.80                         | 93.60                          | 142.56                           | 133.92                         |
| 30-34     | 74.88                         | 69.12                          | 110.88                         | 100.80                         | 154.08                           | 144.00                         |
| 35-39     | 79.20                         | 76.32                          | 119.52                         | 110.88                         | 167.04                           | 155.52                         |
| 40-44     | 87.84                         | 80.64                          | 128.16                         | 119.52                         | 178.56                           | 168.48                         |
| 45        | 87.84                         | 80.64                          | 128.16                         | 119.52                         | 178.56                           | 168.48                         |
| 46        | 89.28                         | 82.08                          | 131.04                         | 120.96                         | 182.88                           | 171.36                         |
| 47        | 90.72                         | 84.96                          | 133.92                         | 123.84                         | 185.76                           | 172.80                         |
| 48        | 92.16                         | 84.96                          | 136.80                         | 126.72                         | 188.64                           | 177.12                         |
| 49        | 93.60                         | 87.84                          | 139.68                         | 128.16                         | 190.08                           | 177.12                         |
| 50        | 95.04                         | 87.84                          | 142.56                         | 131.04                         | 192.96                           | 181.44                         |
| 51        | 96.48                         | 89.28                          | 145.44                         | 135.36                         | 197.28                           | 184.32                         |
| 52        | 99.36                         | 92.16                          | 149.76                         | 139.68                         | 204.48                           | 191.52                         |
| 53        | 103.68                        | 95.04                          | 158.40                         | 146.88                         | 210.24                           | 195.84                         |
| 54        | 108.00                        | 102.24                         | 167.04                         | 156.96                         | 218.88                           | 204.48                         |
| 55        | 116.64                        | 108.00                         | 178.56                         | 168.48                         | 227.52                           | 213.12                         |
| 56        | 122.40                        | 115.20                         | 188.64                         | 175.68                         | 239.04                           | 223.20                         |
| 57        | 131.04                        | 120.96                         | 201.60                         | 188.64                         | 253.44                           | 236.16                         |
| 58        | 141.12                        | 131.04                         | 217.44                         | 201.60                         | 267.84                           | 250.56                         |
| 59        | 149.76                        | 141.12                         | 234.72                         | 220.32                         | 286.56                           | 264.96                         |
| 60        | 161.28                        | 148.32                         | 250.56                         | 234.72                         | 305.28                           | 283.68                         |
| 61        | 174.24                        | 159.84                         | 267.84                         | 250.56                         | 326.88                           | 302.40                         |
| 62        | 187.20                        | 172.80                         | 288.00                         | 267.84                         | 347.04                           | 324.00                         |
| 63        | 200.16                        | 185.76                         | 303.84                         | 286.56                         | 371.52                           | 345.60                         |
| 64        | 216.00                        | 200.16                         | 322.56                         | 300.96                         | 396.00                           | 368.64                         |
| 65        | 230.40                        | 214.56                         | 341.28                         | 318.24                         | 420.48                           | 390.24                         |
| 66        | 250.56                        | 231.84                         | 362.88                         | 339.84                         | 449.28                           | 417.60                         |
| 67        | 273.60                        | 252.00                         | 394.56                         | 368.64                         | 482.40                           | 449.28                         |
| 68        | 305.28                        | 282.24                         | 439.20                         | 408.96                         | 527.04                           | 491.04                         |
| 69        | 336.96                        | 313.92                         | 489.60                         | 455.04                         | 574.56                           | 532.80                         |
| 70        | 374.40                        | 348.48                         | 547.20                         | 509.76                         | 627.84                           | 583.20                         |
| 71        | 416.16                        | 387.36                         | 609.12                         | 565.92                         | 682.56                           | 632.16                         |
| 72        | 465.12                        | 432.00                         | 672.48                         | 626.40                         | 744.48                           | 689.76                         |
| 73        | 515.52                        | 475.20                         | 735.84                         | 682.56                         | 809.28                           | 751.68                         |
| 74        | 570.24                        | 528.48                         | 804.96                         | 744.48                         | 884.16                           | 820.80                         |
| 75        | 629.28                        | 580.32                         | 878.40                         | 816.48                         | 961.92                           | 894.24                         |
| 76        | 692.64                        | 639.36                         | 956.16                         | 887.04                         | 1,042.56                         | 970.56                         |
| 77        | 766.08                        | 709.92                         | 1,046.88                       | 973.44                         | 1,139.04                         | 1,061.28                       |
| 78        | 836.64                        | 774.72                         | 1,140.48                       | 1,061.28                       | 1,228.32                         | 1,147.68                       |
| 79        | 908.64                        | 843.84                         | 1,234.08                       | 1,150.56                       | 1,321.92                         | 1,232.64                       |
| 80        | 983.52                        | 912.96                         | 1,336.32                       | 1,247.04                       | 1,421.28                         | 1,323.36                       |
| 81        | 1,069.92                      | 995.04                         | 1,447.20                       | 1,352.16                       | 1,524.96                         | 1,424.16                       |
| 82        | 1,170.72                      | 1,088.64                       | 1,573.92                       | 1,473.12                       | 1,645.92                         | 1,537.92                       |
| 83        | 1,285.92                      | 1,196.64                       | 1,717.92                       | 1,607.04                       | 1,781.28                         | 1,663.20                       |
| 84        | 1,424.16                      | 1,323.36                       | 1,884.96                       | 1,762.56                       | 1,936.80                         | 1,810.08                       |
| 85        | 1,552.32                      | 1,444.32                       | 2,053.44                       | 1,920.96                       | 2,109.60                         | 1,972.80                       |
| 86        | 1,692.00                      | 1,573.92                       | 2,239.20                       | 2,095.20                       | 2,299.68                         | 2,151.36                       |
| 87        | 1,844.64                      | 1,716.48                       | 2,440.80                       | 2,283.84                       | 2,507.04                         | 2,345.76                       |
| 88        | 2,010.24                      | 1,870.56                       | 2,659.68                       | 2,489.76                       | 2,731.68                         | 2,556.00                       |
| 89        | 2,191.68                      | 2,037.60                       | 2,900.16                       | 2,714.40                       | 2,977.92                         | 2,786.40                       |
| 90        | 2,388.96                      | 2,221.92                       | 3,162.24                       | 2,956.32                       | 3,245.76                         | 3,035.52                       |
| 91        | 2,603.52                      | 2,422.08                       | 3,445.92                       | 3,222.72                       | 3,538.08                         | 3,309.12                       |
| 92        | 2,838.24                      | 2,640.96                       | 3,756.96                       | 3,512.16                       | 3,856.32                         | 3,608.64                       |
| 93        | 3,093.12                      | 2,880.00                       | 4,093.92                       | 3,828.96                       | 4,203.36                         | 3,934.08                       |
| 94        | 3,372.48                      | 3,137.76                       | 4,462.56                       | 4,174.56                       | 4,580.64                         | 4,289.76                       |

**Exhibit V**

**Genworth Life Insurance Company  
Annual Premiums with 44% Increase  
Base**

Form: 7035 et al

**Annual Premiums per \$10 Daily Benefit**

**Individual  
1,460 x Daily Payment Maximum Plan**

| Issue Age | No Benefit Increase Option    |                                | Simple Benefit Increase Option |                                | Compound Benefit Increase Option |                                |
|-----------|-------------------------------|--------------------------------|--------------------------------|--------------------------------|----------------------------------|--------------------------------|
|           | Elimination Period<br>50 Days | Elimination Period<br>100 Days | Elimination Period<br>50 Days  | Elimination Period<br>100 Days | Elimination Period<br>50 Days    | Elimination Period<br>100 Days |
| 18-24     | 51.84                         | 48.96                          | 79.20                          | 74.88                          | 112.32                           | 105.12                         |
| 25-29     | 56.16                         | 51.84                          | 84.96                          | 79.20                          | 120.96                           | 113.76                         |
| 30-34     | 61.92                         | 56.16                          | 92.16                          | 87.84                          | 129.60                           | 123.84                         |
| 35-39     | 66.24                         | 60.48                          | 99.36                          | 93.60                          | 141.12                           | 131.04                         |
| 40-44     | 73.44                         | 64.80                          | 106.56                         | 100.80                         | 152.64                           | 142.56                         |
| 45        | 73.44                         | 64.80                          | 106.56                         | 100.80                         | 152.64                           | 142.56                         |
| 46        | 73.44                         | 64.80                          | 108.00                         | 103.68                         | 154.08                           | 144.00                         |
| 47        | 74.88                         | 66.24                          | 110.88                         | 105.12                         | 156.96                           | 146.88                         |
| 48        | 76.32                         | 67.68                          | 112.32                         | 106.56                         | 158.40                           | 151.20                         |
| 49        | 76.32                         | 67.68                          | 113.76                         | 106.56                         | 158.40                           | 151.20                         |
| 50        | 77.76                         | 70.56                          | 116.64                         | 109.44                         | 161.28                           | 154.08                         |
| 51        | 79.20                         | 70.56                          | 118.08                         | 112.32                         | 167.04                           | 155.52                         |
| 52        | 82.08                         | 74.88                          | 125.28                         | 116.64                         | 168.48                           | 156.96                         |
| 53        | 86.40                         | 79.20                          | 131.04                         | 120.96                         | 174.24                           | 162.72                         |
| 54        | 90.72                         | 82.08                          | 135.36                         | 126.72                         | 182.88                           | 169.92                         |
| 55        | 95.04                         | 89.28                          | 145.44                         | 133.92                         | 187.20                           | 172.80                         |
| 56        | 100.80                        | 92.16                          | 155.52                         | 144.00                         | 197.28                           | 181.44                         |
| 57        | 106.56                        | 100.80                         | 167.04                         | 154.08                         | 208.80                           | 191.52                         |
| 58        | 116.64                        | 106.56                         | 175.68                         | 162.72                         | 220.32                           | 200.16                         |
| 59        | 125.28                        | 115.20                         | 188.64                         | 174.24                         | 236.16                           | 214.56                         |
| 60        | 132.48                        | 120.96                         | 207.36                         | 188.64                         | 252.00                           | 230.40                         |
| 61        | 144.00                        | 132.48                         | 221.76                         | 201.60                         | 267.84                           | 247.68                         |
| 62        | 156.96                        | 144.00                         | 237.60                         | 220.32                         | 289.44                           | 263.52                         |
| 63        | 167.04                        | 151.20                         | 254.88                         | 234.72                         | 306.72                           | 277.92                         |
| 64        | 177.12                        | 162.72                         | 270.72                         | 252.00                         | 322.56                           | 295.20                         |
| 65        | 188.64                        | 172.80                         | 290.88                         | 267.84                         | 341.28                           | 311.04                         |
| 66        | 204.48                        | 187.20                         | 309.60                         | 288.00                         | 362.88                           | 331.20                         |
| 67        | 223.20                        | 204.48                         | 335.52                         | 311.04                         | 390.24                           | 357.12                         |
| 68        | 249.12                        | 227.52                         | 371.52                         | 342.72                         | 427.68                           | 388.80                         |
| 69        | 276.48                        | 253.44                         | 408.96                         | 377.28                         | 468.00                           | 429.12                         |
| 70        | 306.72                        | 282.24                         | 455.04                         | 417.60                         | 515.52                           | 470.88                         |
| 71        | 342.72                        | 315.36                         | 499.68                         | 459.36                         | 560.16                           | 516.96                         |
| 72        | 381.60                        | 349.92                         | 551.52                         | 504.00                         | 613.44                           | 567.36                         |
| 73        | 423.36                        | 390.24                         | 603.36                         | 551.52                         | 671.04                           | 617.76                         |
| 74        | 468.00                        | 432.00                         | 656.64                         | 601.92                         | 731.52                           | 673.92                         |
| 75        | 519.84                        | 479.52                         | 717.12                         | 658.08                         | 796.32                           | 732.96                         |
| 76        | 576.00                        | 529.92                         | 783.36                         | 718.56                         | 866.88                           | 793.44                         |
| 77        | 637.92                        | 586.08                         | 861.12                         | 792.00                         | 947.52                           | 869.76                         |
| 78        | 701.28                        | 645.12                         | 938.88                         | 864.00                         | 1,023.84                         | 940.32                         |
| 79        | 766.08                        | 707.04                         | 1,018.08                       | 938.88                         | 1,104.48                         | 1,013.76                       |
| 80        | 835.20                        | 767.52                         | 1,105.92                       | 1,019.52                       | 1,190.88                         | 1,092.96                       |
| 81        | 912.96                        | 839.52                         | 1,203.84                       | 1,111.68                       | 1,280.16                         | 1,179.36                       |
| 82        | 1,002.24                      | 923.04                         | 1,310.40                       | 1,211.04                       | 1,385.28                         | 1,275.84                       |
| 83        | 1,104.48                      | 1,016.64                       | 1,431.36                       | 1,323.36                       | 1,503.36                         | 1,385.28                       |
| 84        | 1,226.88                      | 1,128.96                       | 1,568.16                       | 1,451.52                       | 1,637.28                         | 1,507.68                       |
| 85        | 1,337.76                      | 1,229.76                       | 1,709.28                       | 1,581.12                       | 1,784.16                         | 1,644.48                       |
| 86        | 1,458.72                      | 1,342.08                       | 1,863.36                       | 1,725.12                       | 1,944.00                         | 1,792.80                       |
| 87        | 1,589.76                      | 1,463.04                       | 2,030.40                       | 1,879.20                       | 2,119.68                         | 1,955.52                       |
| 88        | 1,732.32                      | 1,595.52                       | 2,213.28                       | 2,050.56                       | 2,311.20                         | 2,129.76                       |
| 89        | 1,887.84                      | 1,739.52                       | 2,412.00                       | 2,234.88                       | 2,520.00                         | 2,319.84                       |
| 90        | 2,057.76                      | 1,895.04                       | 2,629.44                       | 2,435.04                       | 2,746.08                         | 2,530.08                       |
| 91        | 2,243.52                      | 2,064.96                       | 2,865.60                       | 2,653.92                       | 2,993.76                         | 2,757.60                       |
| 92        | 2,446.56                      | 2,250.72                       | 3,121.92                       | 2,891.52                       | 3,263.04                         | 3,005.28                       |
| 93        | 2,665.44                      | 2,453.76                       | 3,402.72                       | 3,150.72                       | 3,556.80                         | 3,277.44                       |
| 94        | 2,905.92                      | 2,674.08                       | 3,710.88                       | 3,434.40                       | 3,877.92                         | 3,571.20                       |

**Exhibit V**

**Genworth Life Insurance Company  
Annual Premiums with 44% Increase  
Base**

Form: 7035 et al

**Annual Premiums per \$10 Daily Benefit**

**Individual  
1,095 x Daily Payment Maximum Plan**

| Issue Age | No Benefit Increase Option    |                                | Simple Benefit Increase Option |                                | Compound Benefit Increase Option |                                |
|-----------|-------------------------------|--------------------------------|--------------------------------|--------------------------------|----------------------------------|--------------------------------|
|           | Elimination Period<br>50 Days | Elimination Period<br>100 Days | Elimination Period<br>50 Days  | Elimination Period<br>100 Days | Elimination Period<br>50 Days    | Elimination Period<br>100 Days |
| 18-24     | 47.52                         | 43.20                          | 67.68                          | 63.36                          | 97.92                            | 90.72                          |
| 25-29     | 50.40                         | 47.52                          | 74.88                          | 67.68                          | 105.12                           | 97.92                          |
| 30-34     | 53.28                         | 50.40                          | 79.20                          | 74.88                          | 113.76                           | 105.12                         |
| 35-39     | 57.60                         | 53.28                          | 87.84                          | 79.20                          | 123.84                           | 113.76                         |
| 40-44     | 63.36                         | 57.60                          | 93.60                          | 87.84                          | 131.04                           | 123.84                         |
| 45        | 63.36                         | 57.60                          | 93.60                          | 87.84                          | 131.04                           | 123.84                         |
| 46        | 69.12                         | 60.48                          | 95.04                          | 89.28                          | 133.92                           | 125.28                         |
| 47        | 73.44                         | 61.92                          | 97.92                          | 90.72                          | 138.24                           | 126.72                         |
| 48        | 73.44                         | 61.92                          | 97.92                          | 90.72                          | 139.68                           | 128.16                         |
| 49        | 73.44                         | 61.92                          | 99.36                          | 92.16                          | 141.12                           | 129.60                         |
| 50        | 74.88                         | 63.36                          | 102.24                         | 95.04                          | 142.56                           | 131.04                         |
| 51        | 76.32                         | 66.24                          | 103.68                         | 96.48                          | 144.00                           | 132.48                         |
| 52        | 79.20                         | 66.24                          | 108.00                         | 100.80                         | 148.32                           | 138.24                         |
| 53        | 80.64                         | 67.68                          | 113.76                         | 105.12                         | 152.64                           | 141.12                         |
| 54        | 83.52                         | 70.56                          | 120.96                         | 112.32                         | 158.40                           | 145.44                         |
| 55        | 89.28                         | 76.32                          | 129.60                         | 118.08                         | 167.04                           | 149.76                         |
| 56        | 93.60                         | 80.64                          | 135.36                         | 125.28                         | 172.80                           | 158.40                         |
| 57        | 102.24                        | 87.84                          | 145.44                         | 133.92                         | 182.88                           | 168.48                         |
| 58        | 108.00                        | 92.16                          | 156.96                         | 144.00                         | 194.40                           | 174.24                         |
| 59        | 118.08                        | 100.80                         | 168.48                         | 154.08                         | 207.36                           | 187.20                         |
| 60        | 128.16                        | 108.00                         | 178.56                         | 162.72                         | 221.76                           | 200.16                         |
| 61        | 135.36                        | 118.08                         | 194.40                         | 174.24                         | 237.60                           | 214.56                         |
| 62        | 146.88                        | 125.28                         | 208.80                         | 188.64                         | 250.56                           | 227.52                         |
| 63        | 158.40                        | 136.80                         | 221.76                         | 203.04                         | 267.84                           | 243.36                         |
| 64        | 169.92                        | 145.44                         | 239.04                         | 217.44                         | 282.24                           | 256.32                         |
| 65        | 181.44                        | 155.52                         | 253.44                         | 231.84                         | 300.96                           | 275.04                         |
| 66        | 195.84                        | 167.04                         | 275.04                         | 252.00                         | 318.24                           | 290.88                         |
| 67        | 213.12                        | 182.88                         | 296.64                         | 273.60                         | 342.72                           | 311.04                         |
| 68        | 236.16                        | 201.60                         | 326.88                         | 298.08                         | 372.96                           | 341.28                         |
| 69        | 263.52                        | 224.64                         | 358.56                         | 328.32                         | 408.96                           | 374.40                         |
| 70        | 292.32                        | 252.00                         | 394.56                         | 361.44                         | 449.28                           | 410.40                         |
| 71        | 325.44                        | 279.36                         | 433.44                         | 397.44                         | 489.60                           | 447.84                         |
| 72        | 362.88                        | 311.04                         | 476.64                         | 434.88                         | 535.68                           | 491.04                         |
| 73        | 400.32                        | 342.72                         | 522.72                         | 476.64                         | 583.20                           | 535.68                         |
| 74        | 443.52                        | 380.16                         | 571.68                         | 522.72                         | 636.48                           | 584.64                         |
| 75        | 491.04                        | 420.48                         | 626.40                         | 571.68                         | 694.08                           | 635.04                         |
| 76        | 540.00                        | 460.80                         | 682.56                         | 623.52                         | 748.80                           | 688.32                         |
| 77        | 600.48                        | 514.08                         | 751.68                         | 686.88                         | 822.24                           | 753.12                         |
| 78        | 662.40                        | 564.48                         | 816.48                         | 748.80                         | 887.04                           | 813.60                         |
| 79        | 721.44                        | 619.20                         | 885.60                         | 813.60                         | 953.28                           | 875.52                         |
| 80        | 787.68                        | 676.80                         | 960.48                         | 881.28                         | 1,025.28                         | 940.32                         |
| 81        | 864.00                        | 741.60                         | 1,041.12                       | 957.60                         | 1,104.48                         | 1,012.32                       |
| 82        | 947.52                        | 815.04                         | 1,131.84                       | 1,041.12                       | 1,192.32                         | 1,091.52                       |
| 83        | 1,045.44                      | 898.56                         | 1,234.08                       | 1,136.16                       | 1,291.68                         | 1,183.68                       |
| 84        | 1,157.76                      | 995.04                         | 1,353.60                       | 1,247.04                       | 1,404.00                         | 1,287.36                       |
| 85        | 1,262.88                      | 1,084.32                       | 1,474.56                       | 1,359.36                       | 1,530.72                         | 1,402.56                       |
| 86        | 1,375.20                      | 1,182.24                       | 1,607.04                       | 1,481.76                       | 1,668.96                         | 1,529.28                       |
| 87        | 1,497.60                      | 1,288.80                       | 1,751.04                       | 1,615.68                       | 1,820.16                         | 1,667.52                       |
| 88        | 1,632.96                      | 1,404.00                       | 1,909.44                       | 1,761.12                       | 1,984.32                         | 1,818.72                       |
| 89        | 1,778.40                      | 1,530.72                       | 2,080.80                       | 1,919.52                       | 2,162.88                         | 1,981.44                       |
| 90        | 1,938.24                      | 1,668.96                       | 2,268.00                       | 2,093.76                       | 2,357.28                         | 2,158.56                       |
| 91        | 2,111.04                      | 1,820.16                       | 2,472.48                       | 2,282.40                       | 2,570.40                         | 2,354.40                       |
| 92        | 2,302.56                      | 1,984.32                       | 2,695.68                       | 2,486.88                       | 2,802.24                         | 2,566.08                       |
| 93        | 2,508.48                      | 2,162.88                       | 2,937.60                       | 2,710.08                       | 3,054.24                         | 2,796.48                       |
| 94        | 2,734.56                      | 2,357.28                       | 3,202.56                       | 2,954.88                       | 3,329.28                         | 3,048.48                       |

**Exhibit V**

**Genworth Life Insurance Company  
Annual Premiums with 44% Increase  
Base**

Form: 7035 et al

**Annual Premiums per \$10 Daily Benefit**

**Individual  
730 x Daily Payment Maximum Plan**

| Issue Age | No Benefit Increase Option    |                                | Simple Benefit Increase Option |                                | Compound Benefit Increase Option |                                |
|-----------|-------------------------------|--------------------------------|--------------------------------|--------------------------------|----------------------------------|--------------------------------|
|           | Elimination Period<br>50 Days | Elimination Period<br>100 Days | Elimination Period<br>50 Days  | Elimination Period<br>100 Days | Elimination Period<br>50 Days    | Elimination Period<br>100 Days |
| 18-24     | 37.44                         | 34.56                          | 51.84                          | 48.96                          | 76.32                            | 67.68                          |
| 25-29     | 41.76                         | 36.00                          | 56.16                          | 51.84                          | 80.64                            | 74.88                          |
| 30-34     | 46.08                         | 40.32                          | 61.92                          | 56.16                          | 89.28                            | 79.20                          |
| 35-39     | 48.96                         | 43.20                          | 66.24                          | 60.48                          | 95.04                            | 84.96                          |
| 40-44     | 51.84                         | 47.52                          | 73.44                          | 64.80                          | 103.68                           | 92.16                          |
| 45        | 51.84                         | 47.52                          | 73.44                          | 64.80                          | 103.68                           | 92.16                          |
| 46        | 51.84                         | 48.96                          | 74.88                          | 66.24                          | 105.12                           | 93.60                          |
| 47        | 53.28                         | 48.96                          | 76.32                          | 67.68                          | 106.56                           | 95.04                          |
| 48        | 53.28                         | 48.96                          | 77.76                          | 69.12                          | 108.00                           | 97.92                          |
| 49        | 56.16                         | 50.40                          | 77.76                          | 69.12                          | 108.00                           | 97.92                          |
| 50        | 56.16                         | 51.84                          | 80.64                          | 73.44                          | 112.32                           | 100.80                         |
| 51        | 56.16                         | 51.84                          | 82.08                          | 74.88                          | 112.32                           | 100.80                         |
| 52        | 57.60                         | 53.28                          | 83.52                          | 77.76                          | 115.20                           | 105.12                         |
| 53        | 60.48                         | 54.72                          | 90.72                          | 82.08                          | 119.52                           | 108.00                         |
| 54        | 63.36                         | 56.16                          | 95.04                          | 86.40                          | 125.28                           | 112.32                         |
| 55        | 67.68                         | 61.92                          | 102.24                         | 92.16                          | 129.60                           | 118.08                         |
| 56        | 69.12                         | 63.36                          | 106.56                         | 96.48                          | 133.92                           | 120.96                         |
| 57        | 76.32                         | 66.24                          | 116.64                         | 105.12                         | 144.00                           | 129.60                         |
| 58        | 80.64                         | 70.56                          | 122.40                         | 113.76                         | 154.08                           | 138.24                         |
| 59        | 89.28                         | 79.20                          | 131.04                         | 118.08                         | 161.28                           | 145.44                         |
| 60        | 95.04                         | 87.84                          | 142.56                         | 128.16                         | 172.80                           | 156.96                         |
| 61        | 103.68                        | 93.60                          | 149.76                         | 135.36                         | 185.76                           | 169.92                         |
| 62        | 115.20                        | 103.68                         | 161.28                         | 145.44                         | 197.28                           | 178.56                         |
| 63        | 120.96                        | 110.88                         | 174.24                         | 156.96                         | 210.24                           | 191.52                         |
| 64        | 129.60                        | 118.08                         | 188.64                         | 169.92                         | 221.76                           | 201.60                         |
| 65        | 136.80                        | 125.28                         | 201.60                         | 181.44                         | 237.60                           | 214.56                         |
| 66        | 148.32                        | 136.80                         | 217.44                         | 197.28                         | 250.56                           | 227.52                         |
| 67        | 161.28                        | 146.88                         | 234.72                         | 211.68                         | 270.72                           | 247.68                         |
| 68        | 178.56                        | 162.72                         | 256.32                         | 230.40                         | 295.20                           | 267.84                         |
| 69        | 198.72                        | 181.44                         | 282.24                         | 254.88                         | 322.56                           | 292.32                         |
| 70        | 223.20                        | 203.04                         | 306.72                         | 279.36                         | 351.36                           | 316.80                         |
| 71        | 244.80                        | 226.08                         | 334.08                         | 302.40                         | 383.04                           | 347.04                         |
| 72        | 273.60                        | 249.12                         | 367.20                         | 334.08                         | 417.60                           | 375.84                         |
| 73        | 300.96                        | 275.04                         | 403.20                         | 367.20                         | 453.60                           | 411.84                         |
| 74        | 331.20                        | 300.96                         | 444.96                         | 403.20                         | 493.92                           | 449.28                         |
| 75        | 365.76                        | 329.76                         | 489.60                         | 443.52                         | 534.24                           | 488.16                         |
| 76        | 400.32                        | 362.88                         | 534.24                         | 485.28                         | 581.76                           | 531.36                         |
| 77        | 446.40                        | 403.20                         | 586.08                         | 532.80                         | 630.72                           | 577.44                         |
| 78        | 491.04                        | 444.96                         | 636.48                         | 577.44                         | 679.68                           | 622.08                         |
| 79        | 538.56                        | 489.60                         | 686.88                         | 623.52                         | 730.08                           | 663.84                         |
| 80        | 591.84                        | 540.00                         | 738.72                         | 672.48                         | 781.92                           | 709.92                         |
| 81        | 648.00                        | 594.72                         | 797.76                         | 724.32                         | 838.08                           | 760.32                         |
| 82        | 712.80                        | 655.20                         | 864.00                         | 786.24                         | 902.88                           | 816.48                         |
| 83        | 784.80                        | 720.00                         | 940.32                         | 856.80                         | 973.44                           | 879.84                         |
| 84        | 866.88                        | 794.88                         | 1,031.04                       | 938.88                         | 1,056.96                         | 957.60                         |
| 85        | 944.64                        | 868.32                         | 1,124.64                       | 1,020.96                       | 1,153.44                         | 1,042.56                       |
| 86        | 1,031.04                      | 946.08                         | 1,225.44                       | 1,113.12                       | 1,255.68                         | 1,136.16                       |
| 87        | 1,124.64                      | 1,032.48                       | 1,336.32                       | 1,213.92                       | 1,369.44                         | 1,238.40                       |
| 88        | 1,225.44                      | 1,126.08                       | 1,457.28                       | 1,321.92                       | 1,493.28                         | 1,349.28                       |
| 89        | 1,336.32                      | 1,226.88                       | 1,588.32                       | 1,441.44                       | 1,625.76                         | 1,471.68                       |
| 90        | 1,457.28                      | 1,337.76                       | 1,729.44                       | 1,572.48                       | 1,772.64                         | 1,602.72                       |
| 91        | 1,588.32                      | 1,458.72                       | 1,886.40                       | 1,713.60                       | 1,933.92                         | 1,748.16                       |
| 92        | 1,729.44                      | 1,589.76                       | 2,056.32                       | 1,869.12                       | 2,106.72                         | 1,906.56                       |
| 93        | 1,886.40                      | 1,732.32                       | 2,240.64                       | 2,036.16                       | 2,295.36                         | 2,077.92                       |
| 94        | 2,056.32                      | 1,887.84                       | 2,442.24                       | 2,219.04                       | 2,501.28                         | 2,263.68                       |

**Exhibit V**

**Genworth Life Insurance Company  
Annual Premiums with 44% Increase  
Base**

Form: 7035 et al

**Annual Premiums per \$10 Daily Benefit**

**Joint  
4,380 x Daily Payment Maximum Plan**

| Issue Age | <b>No Benefit Increase Option</b> |                                | <b>Simple Benefit Increase Option</b> |                                | <b>Compound Benefit Increase Option</b> |                                |
|-----------|-----------------------------------|--------------------------------|---------------------------------------|--------------------------------|---|--------------------------------|
|           | Elimination Period<br>50 Days     | Elimination Period<br>100 Days | Elimination Period<br>50 Days         | Elimination Period<br>100 Days | Elimination Period<br>50 Days           | Elimination Period<br>100 Days |
| 18-24     | 51.84                             | 48.96                          | 76.32                                 | 70.56                          | 106.56                                  | 100.80                         |
| 25-29     | 54.72                             | 51.84                          | 82.08                                 | 76.32                          | 115.20                                  | 108.00                         |
| 30-34     | 60.48                             | 56.16                          | 89.28                                 | 82.08                          | 125.28                                  | 116.64                         |
| 35-39     | 64.80                             | 61.92                          | 96.48                                 | 89.28                          | 135.36                                  | 125.28                         |
| 40-44     | 70.56                             | 64.80                          | 103.68                                | 96.48                          | 144.00                                  | 136.80                         |
| 45        | 70.56                             | 64.80                          | 103.68                                | 96.48                          | 144.00                                  | 136.80                         |
| 46        | 72.00                             | 66.24                          | 106.56                                | 97.92                          | 148.32                                  | 138.24                         |
| 47        | 73.44                             | 69.12                          | 108.00                                | 100.80                         | 149.76                                  | 139.68                         |
| 48        | 74.88                             | 69.12                          | 110.88                                | 102.24                         | 152.64                                  | 144.00                         |
| 49        | 76.32                             | 70.56                          | 113.76                                | 103.68                         | 154.08                                  | 144.00                         |
| 50        | 76.32                             | 70.56                          | 115.20                                | 106.56                         | 156.96                                  | 146.88                         |
| 51        | 77.76                             | 72.00                          | 118.08                                | 109.44                         | 159.84                                  | 149.76                         |
| 52        | 80.64                             | 74.88                          | 120.96                                | 113.76                         | 165.60                                  | 155.52                         |
| 53        | 83.52                             | 76.32                          | 128.16                                | 119.52                         | 169.92                                  | 158.40                         |
| 54        | 87.84                             | 83.52                          | 135.36                                | 126.72                         | 177.12                                  | 165.60                         |
| 55        | 95.04                             | 87.84                          | 144.00                                | 136.80                         | 184.32                                  | 172.80                         |
| 56        | 99.36                             | 93.60                          | 152.64                                | 142.56                         | 192.96                                  | 181.44                         |
| 57        | 106.56                            | 97.92                          | 162.72                                | 152.64                         | 205.92                                  | 191.52                         |
| 58        | 113.76                            | 106.56                         | 175.68                                | 162.72                         | 217.44                                  | 203.04                         |
| 59        | 120.96                            | 113.76                         | 190.08                                | 178.56                         | 231.84                                  | 214.56                         |
| 60        | 131.04                            | 119.52                         | 203.04                                | 190.08                         | 247.68                                  | 230.40                         |
| 61        | 141.12                            | 129.60                         | 217.44                                | 203.04                         | 264.96                                  | 244.80                         |
| 62        | 151.20                            | 139.68                         | 233.28                                | 217.44                         | 280.80                                  | 262.08                         |
| 63        | 162.72                            | 149.76                         | 246.24                                | 231.84                         | 300.96                                  | 279.36                         |
| 64        | 175.68                            | 162.72                         | 260.64                                | 243.36                         | 321.12                                  | 298.08                         |
| 65        | 187.20                            | 174.24                         | 276.48                                | 257.76                         | 341.28                                  | 316.80                         |
| 66        | 203.04                            | 187.20                         | 293.76                                | 275.04                         | 364.32                                  | 338.40                         |
| 67        | 221.76                            | 204.48                         | 319.68                                | 298.08                         | 390.24                                  | 364.32                         |
| 68        | 247.68                            | 228.96                         | 355.68                                | 331.20                         | 426.24                                  | 397.44                         |
| 69        | 273.60                            | 254.88                         | 396.00                                | 368.64                         | 465.12                                  | 432.00                         |
| 70        | 303.84                            | 282.24                         | 443.52                                | 413.28                         | 508.32                                  | 472.32                         |
| 71        | 336.96                            | 313.92                         | 493.92                                | 457.92                         | 552.96                                  | 512.64                         |
| 72        | 377.28                            | 349.92                         | 544.32                                | 506.88                         | 603.36                                  | 558.72                         |
| 73        | 417.60                            | 384.48                         | 596.16                                | 552.96                         | 655.20                                  | 609.12                         |
| 74        | 462.24                            | 427.68                         | 652.32                                | 603.36                         | 715.68                                  | 665.28                         |
| 75        | 509.76                            | 469.44                         | 711.36                                | 660.96                         | 779.04                                  | 724.32                         |
| 76        | 561.60                            | 518.40                         | 774.72                                | 718.56                         | 843.84                                  | 786.24                         |
| 77        | 620.64                            | 574.56                         | 848.16                                | 789.12                         | 923.04                                  | 859.68                         |
| 78        | 678.24                            | 627.84                         | 924.48                                | 859.68                         | 995.04                                  | 930.24                         |
| 79        | 735.84                            | 684.00                         | 999.36                                | 931.68                         | 1,071.36                                | 997.92                         |
| 80        | 796.32                            | 740.16                         | 1,082.88                              | 1,009.44                       | 1,150.56                                | 1,071.36                       |
| 81        | 866.88                            | 806.40                         | 1,172.16                              | 1,095.84                       | 1,235.52                                | 1,153.44                       |
| 82        | 948.96                            | 881.28                         | 1,274.40                              | 1,193.76                       | 1,333.44                                | 1,245.60                       |
| 83        | 1,041.12                          | 969.12                         | 1,391.04                              | 1,301.76                       | 1,442.88                                | 1,347.84                       |
| 84        | 1,153.44                          | 1,071.36                       | 1,526.40                              | 1,427.04                       | 1,568.16                                | 1,465.92                       |
| 85        | 1,257.12                          | 1,169.28                       | 1,663.20                              | 1,556.64                       | 1,709.28                                | 1,598.40                       |
| 86        | 1,370.88                          | 1,274.40                       | 1,814.40                              | 1,697.76                       | 1,863.36                                | 1,742.40                       |
| 87        | 1,494.72                          | 1,391.04                       | 1,977.12                              | 1,850.40                       | 2,030.40                                | 1,899.36                       |
| 88        | 1,628.64                          | 1,514.88                       | 2,154.24                              | 2,016.00                       | 2,213.28                                | 2,070.72                       |
| 89        | 1,775.52                          | 1,650.24                       | 2,348.64                              | 2,198.88                       | 2,412.00                                | 2,256.48                       |
| 90        | 1,935.36                          | 1,800.00                       | 2,561.76                              | 2,394.72                       | 2,629.44                                | 2,458.08                       |
| 91        | 2,108.16                          | 1,961.28                       | 2,790.72                              | 2,610.72                       | 2,865.60                                | 2,679.84                       |
| 92        | 2,299.68                          | 2,139.84                       | 3,042.72                              | 2,845.44                       | 3,123.36                                | 2,923.20                       |
| 93        | 2,505.60                          | 2,332.80                       | 3,316.32                              | 3,101.76                       | 3,404.16                                | 3,186.72                       |
| 94        | 2,731.68                          | 2,541.60                       | 3,614.40                              | 3,381.12                       | 3,710.88                                | 3,474.72                       |



**Exhibit V**

**Genworth Life Insurance Company  
Annual Premiums with 44% Increase  
Base**

Form: 7035 et al

**Annual Premiums per \$10 Daily Benefit**

**Joint  
2,920 x Daily Payment Maximum Plan**

| Issue Age | No Benefit Increase Option    |                                | Simple Benefit Increase Option |                                | Compound Benefit Increase Option |                                |
|-----------|-------------------------------|--------------------------------|--------------------------------|--------------------------------|----------------------------------|--------------------------------|
|           | Elimination Period<br>50 Days | Elimination Period<br>100 Days | Elimination Period<br>50 Days  | Elimination Period<br>100 Days | Elimination Period<br>50 Days    | Elimination Period<br>100 Days |
| 18-24     | 41.76                         | 40.32                          | 64.80                          | 61.92                          | 92.16                            | 86.40                          |
| 25-29     | 46.08                         | 41.76                          | 69.12                          | 64.80                          | 99.36                            | 93.60                          |
| 30-34     | 50.40                         | 46.08                          | 74.88                          | 72.00                          | 106.56                           | 100.80                         |
| 35-39     | 54.72                         | 48.96                          | 80.64                          | 76.32                          | 115.20                           | 106.56                         |
| 40-44     | 60.48                         | 53.28                          | 86.40                          | 82.08                          | 125.28                           | 116.64                         |
| 45        | 60.48                         | 53.28                          | 86.40                          | 82.08                          | 125.28                           | 116.64                         |
| 46        | 60.48                         | 53.28                          | 87.84                          | 84.96                          | 125.28                           | 118.08                         |
| 47        | 61.92                         | 54.72                          | 90.72                          | 86.40                          | 128.16                           | 119.52                         |
| 48        | 61.92                         | 54.72                          | 92.16                          | 86.40                          | 129.60                           | 123.84                         |
| 49        | 61.92                         | 54.72                          | 93.60                          | 86.40                          | 129.60                           | 123.84                         |
| 50        | 63.36                         | 57.60                          | 95.04                          | 89.28                          | 132.48                           | 125.28                         |
| 51        | 64.80                         | 57.60                          | 96.48                          | 92.16                          | 136.80                           | 126.72                         |
| 52        | 67.68                         | 61.92                          | 102.24                         | 95.04                          | 138.24                           | 128.16                         |
| 53        | 70.56                         | 64.80                          | 106.56                         | 99.36                          | 142.56                           | 132.48                         |
| 54        | 74.88                         | 67.68                          | 110.88                         | 103.68                         | 149.76                           | 138.24                         |
| 55        | 77.76                         | 73.44                          | 119.52                         | 109.44                         | 152.64                           | 141.12                         |
| 56        | 82.08                         | 74.88                          | 126.72                         | 118.08                         | 161.28                           | 148.32                         |
| 57        | 86.40                         | 82.08                          | 136.80                         | 125.28                         | 171.36                           | 156.96                         |
| 58        | 95.04                         | 86.40                          | 144.00                         | 132.48                         | 180.00                           | 164.16                         |
| 59        | 102.24                        | 93.60                          | 154.08                         | 142.56                         | 192.96                           | 175.68                         |
| 60        | 108.00                        | 99.36                          | 169.92                         | 154.08                         | 205.92                           | 188.64                         |
| 61        | 118.08                        | 108.00                         | 181.44                         | 164.16                         | 218.88                           | 203.04                         |
| 62        | 128.16                        | 118.08                         | 194.40                         | 180.00                         | 236.16                           | 216.00                         |
| 63        | 136.80                        | 123.84                         | 208.80                         | 191.52                         | 250.56                           | 227.52                         |
| 64        | 145.44                        | 132.48                         | 221.76                         | 205.92                         | 263.52                           | 241.92                         |
| 65        | 154.08                        | 141.12                         | 237.60                         | 218.88                         | 279.36                           | 254.88                         |
| 66        | 167.04                        | 152.64                         | 253.44                         | 236.16                         | 296.64                           | 270.72                         |
| 67        | 182.88                        | 167.04                         | 273.60                         | 254.88                         | 319.68                           | 292.32                         |
| 68        | 203.04                        | 185.76                         | 303.84                         | 280.80                         | 349.92                           | 318.24                         |
| 69        | 226.08                        | 207.36                         | 334.08                         | 308.16                         | 383.04                           | 351.36                         |
| 70        | 250.56                        | 230.40                         | 371.52                         | 341.28                         | 421.92                           | 384.48                         |
| 71        | 280.80                        | 257.76                         | 408.96                         | 375.84                         | 457.92                           | 421.92                         |
| 72        | 312.48                        | 286.56                         | 450.72                         | 411.84                         | 501.12                           | 463.68                         |
| 73        | 345.60                        | 319.68                         | 493.92                         | 450.72                         | 548.64                           | 505.44                         |
| 74        | 383.04                        | 352.80                         | 537.12                         | 492.48                         | 597.60                           | 551.52                         |
| 75        | 424.80                        | 391.68                         | 586.08                         | 538.56                         | 650.88                           | 599.04                         |
| 76        | 470.88                        | 433.44                         | 640.80                         | 587.52                         | 708.48                           | 648.00                         |
| 77        | 521.28                        | 479.52                         | 704.16                         | 648.00                         | 774.72                           | 711.36                         |
| 78        | 573.12                        | 527.04                         | 767.52                         | 707.04                         | 836.64                           | 768.96                         |
| 79        | 626.40                        | 577.44                         | 832.32                         | 767.52                         | 902.88                           | 829.44                         |
| 80        | 682.56                        | 627.84                         | 904.32                         | 833.76                         | 973.44                           | 892.80                         |
| 81        | 745.92                        | 686.88                         | 983.52                         | 908.64                         | 1,046.88                         | 964.80                         |
| 82        | 819.36                        | 754.56                         | 1,071.36                       | 990.72                         | 1,131.84                         | 1,042.56                       |
| 83        | 902.88                        | 830.88                         | 1,170.72                       | 1,081.44                       | 1,228.32                         | 1,131.84                       |
| 84        | 1,003.68                      | 923.04                         | 1,281.60                       | 1,186.56                       | 1,337.76                         | 1,232.64                       |
| 85        | 1,092.96                      | 1,005.12                       | 1,396.80                       | 1,293.12                       | 1,458.72                         | 1,344.96                       |
| 86        | 1,192.32                      | 1,097.28                       | 1,523.52                       | 1,409.76                       | 1,589.76                         | 1,465.92                       |
| 87        | 1,300.32                      | 1,196.64                       | 1,660.32                       | 1,536.48                       | 1,732.32                         | 1,598.40                       |
| 88        | 1,415.52                      | 1,304.64                       | 1,808.64                       | 1,676.16                       | 1,889.28                         | 1,740.96                       |
| 89        | 1,543.68                      | 1,422.72                       | 1,971.36                       | 1,827.36                       | 2,060.64                         | 1,896.48                       |
| 90        | 1,681.92                      | 1,549.44                       | 2,149.92                       | 1,990.08                       | 2,244.96                         | 2,067.84                       |
| 91        | 1,834.56                      | 1,687.68                       | 2,342.88                       | 2,170.08                       | 2,448.00                         | 2,255.04                       |
| 92        | 2,000.16                      | 1,840.32                       | 2,551.68                       | 2,364.48                       | 2,666.88                         | 2,456.64                       |
| 93        | 2,178.72                      | 2,005.92                       | 2,782.08                       | 2,576.16                       | 2,907.36                         | 2,679.84                       |
| 94        | 2,376.00                      | 2,185.92                       | 3,034.08                       | 2,808.00                       | 3,170.88                         | 2,918.88                       |

**Exhibit V**

**Genworth Life Insurance Company  
Annual Premiums with 44% Increase  
Base**

Form: 7035 et al

**Annual Premiums per \$10 Daily Benefit**

**Joint  
2,190 x Daily Payment Maximum Plan**

| Issue Age | No Benefit Increase Option    |                                | Simple Benefit Increase Option |                                | Compound Benefit Increase Option |                                |
|-----------|-------------------------------|--------------------------------|--------------------------------|--------------------------------|----------------------------------|--------------------------------|
|           | Elimination Period<br>50 Days | Elimination Period<br>100 Days | Elimination Period<br>50 Days  | Elimination Period<br>100 Days | Elimination Period<br>50 Days    | Elimination Period<br>100 Days |
| 18-24     | 40.32                         | 37.44                          | 59.04                          | 54.72                          | 84.96                            | 79.20                          |
| 25-29     | 43.20                         | 40.32                          | 64.80                          | 59.04                          | 92.16                            | 84.96                          |
| 30-34     | 46.08                         | 43.20                          | 69.12                          | 64.80                          | 99.36                            | 92.16                          |
| 35-39     | 50.40                         | 46.08                          | 76.32                          | 69.12                          | 108.00                           | 99.36                          |
| 40-44     | 54.72                         | 50.40                          | 82.08                          | 76.32                          | 113.76                           | 108.00                         |
| 45        | 54.72                         | 50.40                          | 82.08                          | 76.32                          | 113.76                           | 108.00                         |
| 46        | 57.60                         | 50.40                          | 82.08                          | 77.76                          | 116.64                           | 109.44                         |
| 47        | 59.04                         | 53.28                          | 84.96                          | 79.20                          | 120.96                           | 110.88                         |
| 48        | 59.04                         | 53.28                          | 84.96                          | 79.20                          | 120.96                           | 110.88                         |
| 49        | 59.04                         | 53.28                          | 86.40                          | 80.64                          | 122.40                           | 112.32                         |
| 50        | 60.48                         | 54.72                          | 89.28                          | 82.08                          | 123.84                           | 113.76                         |
| 51        | 61.92                         | 54.72                          | 90.72                          | 83.52                          | 125.28                           | 115.20                         |
| 52        | 64.80                         | 57.60                          | 93.60                          | 87.84                          | 129.60                           | 120.96                         |
| 53        | 67.68                         | 59.04                          | 99.36                          | 92.16                          | 132.48                           | 122.40                         |
| 54        | 72.00                         | 61.92                          | 105.12                         | 97.92                          | 138.24                           | 126.72                         |
| 55        | 73.44                         | 66.24                          | 112.32                         | 102.24                         | 145.44                           | 129.60                         |
| 56        | 77.76                         | 70.56                          | 118.08                         | 109.44                         | 149.76                           | 138.24                         |
| 57        | 82.08                         | 76.32                          | 126.72                         | 116.64                         | 158.40                           | 146.88                         |
| 58        | 93.60                         | 80.64                          | 136.80                         | 125.28                         | 168.48                           | 151.20                         |
| 59        | 96.48                         | 87.84                          | 146.88                         | 133.92                         | 180.00                           | 162.72                         |
| 60        | 102.24                        | 93.60                          | 155.52                         | 141.12                         | 192.96                           | 174.24                         |
| 61        | 112.32                        | 102.24                         | 168.48                         | 151.20                         | 207.36                           | 187.20                         |
| 62        | 122.40                        | 109.44                         | 181.44                         | 164.16                         | 217.44                           | 197.28                         |
| 63        | 129.60                        | 119.52                         | 192.96                         | 177.12                         | 233.28                           | 211.68                         |
| 64        | 138.24                        | 126.72                         | 207.36                         | 188.64                         | 246.24                           | 223.20                         |
| 65        | 146.88                        | 135.36                         | 220.32                         | 201.60                         | 262.08                           | 239.04                         |
| 66        | 158.40                        | 145.44                         | 239.04                         | 218.88                         | 276.48                           | 253.44                         |
| 67        | 174.24                        | 158.40                         | 257.76                         | 237.60                         | 298.08                           | 270.72                         |
| 68        | 192.96                        | 175.68                         | 283.68                         | 259.20                         | 324.00                           | 296.64                         |
| 69        | 214.56                        | 195.84                         | 312.48                         | 285.12                         | 355.68                           | 325.44                         |
| 70        | 237.60                        | 218.88                         | 342.72                         | 313.92                         | 390.24                           | 357.12                         |
| 71        | 266.40                        | 243.36                         | 377.28                         | 345.60                         | 426.24                           | 390.24                         |
| 72        | 296.64                        | 270.72                         | 414.72                         | 378.72                         | 466.56                           | 427.68                         |
| 73        | 328.32                        | 298.08                         | 455.04                         | 414.72                         | 506.88                           | 466.56                         |
| 74        | 364.32                        | 331.20                         | 496.80                         | 455.04                         | 554.40                           | 508.32                         |
| 75        | 403.20                        | 365.76                         | 544.32                         | 496.80                         | 603.36                           | 552.96                         |
| 76        | 447.84                        | 400.32                         | 593.28                         | 542.88                         | 650.88                           | 599.04                         |
| 77        | 495.36                        | 447.84                         | 653.76                         | 597.60                         | 715.68                           | 655.20                         |
| 78        | 544.32                        | 491.04                         | 709.92                         | 650.88                         | 771.84                           | 708.48                         |
| 79        | 594.72                        | 538.56                         | 770.40                         | 708.48                         | 829.44                           | 761.76                         |
| 80        | 648.00                        | 588.96                         | 835.20                         | 766.08                         | 891.36                           | 817.92                         |
| 81        | 708.48                        | 645.12                         | 905.76                         | 833.76                         | 960.48                           | 881.28                         |
| 82        | 779.04                        | 708.48                         | 984.96                         | 905.76                         | 1,036.80                         | 948.96                         |
| 83        | 858.24                        | 781.92                         | 1,074.24                       | 987.84                         | 1,123.20                         | 1,029.60                       |
| 84        | 953.28                        | 865.44                         | 1,177.92                       | 1,084.32                       | 1,221.12                         | 1,120.32                       |
| 85        | 1,038.24                      | 943.20                         | 1,283.04                       | 1,182.24                       | 1,332.00                         | 1,219.68                       |
| 86        | 1,133.28                      | 1,028.16                       | 1,398.24                       | 1,288.80                       | 1,451.52                         | 1,330.56                       |
| 87        | 1,235.52                      | 1,121.76                       | 1,523.52                       | 1,405.44                       | 1,584.00                         | 1,450.08                       |
| 88        | 1,344.96                      | 1,221.12                       | 1,661.76                       | 1,532.16                       | 1,726.56                         | 1,582.56                       |
| 89        | 1,465.92                      | 1,332.00                       | 1,810.08                       | 1,670.40                       | 1,882.08                         | 1,723.68                       |
| 90        | 1,598.40                      | 1,451.52                       | 1,972.80                       | 1,821.60                       | 2,050.56                         | 1,877.76                       |
| 91        | 1,742.40                      | 1,584.00                       | 2,151.36                       | 1,985.76                       | 2,236.32                         | 2,047.68                       |
| 92        | 1,900.80                      | 1,726.56                       | 2,345.76                       | 2,162.88                       | 2,437.92                         | 2,232.00                       |
| 93        | 2,069.28                      | 1,882.08                       | 2,556.00                       | 2,357.28                       | 2,656.80                         | 2,433.60                       |
| 94        | 2,257.92                      | 2,050.56                       | 2,786.40                       | 2,570.40                       | 2,895.84                         | 2,652.48                       |

**Exhibit V**

**Genworth Life Insurance Company  
Annual Premiums with 44% Increase  
Base**

Form: 7035 et al

**Annual Premiums per \$10 Daily Benefit**

**Joint  
1,460 x Daily Payment Maximum Plan**

| Issue Age | No Benefit Increase Option    |                                | Simple Benefit Increase Option |                                | Compound Benefit Increase Option |                                |
|-----------|-------------------------------|--------------------------------|--------------------------------|--------------------------------|----------------------------------|--------------------------------|
|           | Elimination Period<br>50 Days | Elimination Period<br>100 Days | Elimination Period<br>50 Days  | Elimination Period<br>100 Days | Elimination Period<br>50 Days    | Elimination Period<br>100 Days |
| 18-24     | 34.56                         | 31.68                          | 47.52                          | 44.64                          | 70.56                            | 61.92                          |
| 25-29     | 38.88                         | 33.12                          | 51.84                          | 47.52                          | 74.88                            | 69.12                          |
| 30-34     | 43.20                         | 37.44                          | 57.60                          | 51.84                          | 82.08                            | 73.44                          |
| 35-39     | 44.64                         | 40.32                          | 60.48                          | 56.16                          | 87.84                            | 77.76                          |
| 40-44     | 47.52                         | 43.20                          | 67.68                          | 60.48                          | 95.04                            | 84.96                          |
| 45        | 47.52                         | 43.20                          | 67.68                          | 60.48                          | 95.04                            | 84.96                          |
| 46        | 47.52                         | 44.64                          | 69.12                          | 60.48                          | 96.48                            | 86.40                          |
| 47        | 48.96                         | 44.64                          | 70.56                          | 61.92                          | 97.92                            | 87.84                          |
| 48        | 48.96                         | 44.64                          | 72.00                          | 63.36                          | 99.36                            | 90.72                          |
| 49        | 51.84                         | 46.08                          | 72.00                          | 63.36                          | 99.36                            | 90.72                          |
| 50        | 51.84                         | 47.52                          | 74.88                          | 67.68                          | 103.68                           | 93.60                          |
| 51        | 51.84                         | 47.52                          | 76.32                          | 69.12                          | 103.68                           | 93.60                          |
| 52        | 53.28                         | 48.96                          | 77.76                          | 72.00                          | 106.56                           | 96.48                          |
| 53        | 56.16                         | 50.40                          | 83.52                          | 76.32                          | 110.88                           | 99.36                          |
| 54        | 59.04                         | 51.84                          | 87.84                          | 79.20                          | 115.20                           | 103.68                         |
| 55        | 61.92                         | 57.60                          | 93.60                          | 84.96                          | 119.52                           | 109.44                         |
| 56        | 63.36                         | 59.04                          | 97.92                          | 89.28                          | 123.84                           | 110.88                         |
| 57        | 70.56                         | 60.48                          | 108.00                         | 96.48                          | 132.48                           | 119.52                         |
| 58        | 74.88                         | 64.80                          | 112.32                         | 105.12                         | 142.56                           | 128.16                         |
| 59        | 82.08                         | 73.44                          | 120.96                         | 109.44                         | 148.32                           | 133.92                         |
| 60        | 87.84                         | 80.64                          | 131.04                         | 118.08                         | 159.84                           | 145.44                         |
| 61        | 95.04                         | 86.40                          | 138.24                         | 125.28                         | 171.36                           | 156.96                         |
| 62        | 106.56                        | 95.04                          | 148.32                         | 133.92                         | 181.44                           | 164.16                         |
| 63        | 110.88                        | 102.24                         | 161.28                         | 145.44                         | 194.40                           | 177.12                         |
| 64        | 119.52                        | 109.44                         | 174.24                         | 156.96                         | 204.48                           | 185.76                         |
| 65        | 126.72                        | 115.20                         | 185.76                         | 167.04                         | 218.88                           | 197.28                         |
| 66        | 136.80                        | 126.72                         | 200.16                         | 181.44                         | 231.84                           | 210.24                         |
| 67        | 148.32                        | 135.36                         | 216.00                         | 195.84                         | 249.12                           | 228.96                         |
| 68        | 164.16                        | 149.76                         | 236.16                         | 213.12                         | 272.16                           | 247.68                         |
| 69        | 182.88                        | 167.04                         | 260.64                         | 234.72                         | 298.08                           | 269.28                         |
| 70        | 205.92                        | 187.20                         | 282.24                         | 257.76                         | 324.00                           | 292.32                         |
| 71        | 226.08                        | 208.80                         | 308.16                         | 279.36                         | 352.80                           | 319.68                         |
| 72        | 252.00                        | 230.40                         | 338.40                         | 308.16                         | 385.92                           | 347.04                         |
| 73        | 277.92                        | 253.44                         | 371.52                         | 338.40                         | 419.04                           | 380.16                         |
| 74        | 305.28                        | 277.92                         | 410.40                         | 371.52                         | 455.04                           | 414.72                         |
| 75        | 336.96                        | 303.84                         | 452.16                         | 408.96                         | 492.48                           | 450.72                         |
| 76        | 368.64                        | 334.08                         | 492.48                         | 447.84                         | 537.12                           | 489.60                         |
| 77        | 411.84                        | 371.52                         | 540.00                         | 491.04                         | 581.76                           | 532.80                         |
| 78        | 453.60                        | 410.40                         | 587.52                         | 532.80                         | 626.40                           | 574.56                         |
| 79        | 496.80                        | 452.16                         | 633.60                         | 574.56                         | 673.92                           | 612.00                         |
| 80        | 545.76                        | 498.24                         | 681.12                         | 620.64                         | 721.44                           | 655.20                         |
| 81        | 597.60                        | 548.64                         | 735.84                         | 668.16                         | 773.28                           | 701.28                         |
| 82        | 658.08                        | 604.80                         | 797.76                         | 725.76                         | 832.32                           | 753.12                         |
| 83        | 724.32                        | 663.84                         | 866.88                         | 790.56                         | 898.56                           | 812.16                         |
| 84        | 799.20                        | 732.96                         | 951.84                         | 865.44                         | 974.88                           | 882.72                         |
| 85        | 871.20                        | 800.64                         | 1,036.80                       | 941.76                         | 1,064.16                         | 961.92                         |
| 86        | 951.84                        | 872.64                         | 1,130.40                       | 1,026.72                       | 1,157.76                         | 1,048.32                       |
| 87        | 1,036.80                      | 951.84                         | 1,232.64                       | 1,120.32                       | 1,262.88                         | 1,141.92                       |
| 88        | 1,130.40                      | 1,038.24                       | 1,344.96                       | 1,219.68                       | 1,378.08                         | 1,244.16                       |
| 89        | 1,232.64                      | 1,131.84                       | 1,465.92                       | 1,329.12                       | 1,500.48                         | 1,357.92                       |
| 90        | 1,344.96                      | 1,234.08                       | 1,595.52                       | 1,450.08                       | 1,635.84                         | 1,478.88                       |
| 91        | 1,465.92                      | 1,344.96                       | 1,739.52                       | 1,581.12                       | 1,784.16                         | 1,612.80                       |
| 92        | 1,595.52                      | 1,465.92                       | 1,896.48                       | 1,723.68                       | 1,944.00                         | 1,758.24                       |
| 93        | 1,739.52                      | 1,598.40                       | 2,066.40                       | 1,877.76                       | 2,116.80                         | 1,916.64                       |
| 94        | 1,896.48                      | 1,740.96                       | 2,253.60                       | 2,047.68                       | 2,306.88                         | 2,088.00                       |

**Exhibit V**

**Genworth Life Insurance Company  
Annual Premiums with 44% Increase  
Base**

Form: 7035 et al

**Annual Premiums per \$10 Daily Benefit**

**Joint  
1,095 x Daily Payment Maximum Plan**

| Issue Age | No Benefit Increase Option    |                                | Simple Benefit Increase Option |                                | Compound Benefit Increase Option |                                |
|-----------|-------------------------------|--------------------------------|--------------------------------|--------------------------------|----------------------------------|--------------------------------|
|           | Elimination Period<br>50 Days | Elimination Period<br>100 Days | Elimination Period<br>50 Days  | Elimination Period<br>100 Days | Elimination Period<br>50 Days    | Elimination Period<br>100 Days |
| 18-24     | 31.68                         | 28.80                          | 46.08                          | 43.20                          | 66.24                            | 60.48                          |
| 25-29     | 34.56                         | 31.68                          | 50.40                          | 46.08                          | 70.56                            | 66.24                          |
| 30-34     | 36.00                         | 34.56                          | 53.28                          | 50.40                          | 76.32                            | 70.56                          |
| 35-39     | 38.88                         | 36.00                          | 59.04                          | 53.28                          | 83.52                            | 76.32                          |
| 40-44     | 43.20                         | 38.88                          | 63.36                          | 59.04                          | 87.84                            | 83.52                          |
| 45        | 43.20                         | 38.88                          | 63.36                          | 59.04                          | 87.84                            | 83.52                          |
| 46        | 46.08                         | 40.32                          | 64.80                          | 59.04                          | 90.72                            | 84.96                          |
| 47        | 47.52                         | 41.76                          | 66.24                          | 60.48                          | 93.60                            | 84.96                          |
| 48        | 47.52                         | 41.76                          | 66.24                          | 61.92                          | 93.60                            | 86.40                          |
| 49        | 48.96                         | 41.76                          | 67.68                          | 61.92                          | 95.04                            | 87.84                          |
| 50        | 50.40                         | 43.20                          | 69.12                          | 64.80                          | 96.48                            | 87.84                          |
| 51        | 50.40                         | 44.64                          | 70.56                          | 64.80                          | 97.92                            | 89.28                          |
| 52        | 51.84                         | 44.64                          | 73.44                          | 67.68                          | 100.80                           | 93.60                          |
| 53        | 54.72                         | 46.08                          | 76.32                          | 70.56                          | 103.68                           | 95.04                          |
| 54        | 56.16                         | 47.52                          | 82.08                          | 76.32                          | 106.56                           | 97.92                          |
| 55        | 60.48                         | 51.84                          | 87.84                          | 79.20                          | 112.32                           | 100.80                         |
| 56        | 61.92                         | 54.72                          | 90.72                          | 84.96                          | 116.64                           | 106.56                         |
| 57        | 69.12                         | 59.04                          | 97.92                          | 90.72                          | 123.84                           | 113.76                         |
| 58        | 73.44                         | 61.92                          | 106.56                         | 97.92                          | 131.04                           | 118.08                         |
| 59        | 79.20                         | 67.68                          | 113.76                         | 103.68                         | 139.68                           | 126.72                         |
| 60        | 86.40                         | 73.44                          | 120.96                         | 109.44                         | 149.76                           | 135.36                         |
| 61        | 90.72                         | 79.20                          | 131.04                         | 118.08                         | 159.84                           | 145.44                         |
| 62        | 99.36                         | 84.96                          | 141.12                         | 126.72                         | 168.48                           | 154.08                         |
| 63        | 106.56                        | 92.16                          | 149.76                         | 136.80                         | 181.44                           | 164.16                         |
| 64        | 115.20                        | 97.92                          | 161.28                         | 146.88                         | 190.08                           | 172.80                         |
| 65        | 122.40                        | 105.12                         | 171.36                         | 156.96                         | 203.04                           | 185.76                         |
| 66        | 132.48                        | 112.32                         | 185.76                         | 169.92                         | 214.56                           | 195.84                         |
| 67        | 144.00                        | 123.84                         | 200.16                         | 184.32                         | 231.84                           | 210.24                         |
| 68        | 159.84                        | 136.80                         | 220.32                         | 201.60                         | 252.00                           | 230.40                         |
| 69        | 178.56                        | 151.20                         | 241.92                         | 221.76                         | 276.48                           | 253.44                         |
| 70        | 197.28                        | 169.92                         | 266.40                         | 243.36                         | 303.84                           | 276.48                         |
| 71        | 220.32                        | 188.64                         | 292.32                         | 267.84                         | 331.20                           | 302.40                         |
| 72        | 244.80                        | 210.24                         | 321.12                         | 293.76                         | 361.44                           | 331.20                         |
| 73        | 270.72                        | 231.84                         | 352.80                         | 321.12                         | 393.12                           | 361.44                         |
| 74        | 299.52                        | 256.32                         | 385.92                         | 352.80                         | 429.12                           | 394.56                         |
| 75        | 331.20                        | 283.68                         | 423.36                         | 385.92                         | 468.00                           | 429.12                         |
| 76        | 364.32                        | 311.04                         | 460.80                         | 420.48                         | 505.44                           | 465.12                         |
| 77        | 404.64                        | 347.04                         | 506.88                         | 463.68                         | 554.40                           | 508.32                         |
| 78        | 447.84                        | 381.60                         | 551.52                         | 505.44                         | 599.04                           | 548.64                         |
| 79        | 486.72                        | 417.60                         | 597.60                         | 548.64                         | 643.68                           | 590.40                         |
| 80        | 531.36                        | 456.48                         | 648.00                         | 594.72                         | 692.64                           | 635.04                         |
| 81        | 583.20                        | 501.12                         | 702.72                         | 646.56                         | 745.92                           | 684.00                         |
| 82        | 639.36                        | 550.08                         | 764.64                         | 702.72                         | 804.96                           | 737.28                         |
| 83        | 705.60                        | 606.24                         | 832.32                         | 767.52                         | 871.20                           | 799.20                         |
| 84        | 781.92                        | 671.04                         | 914.40                         | 842.40                         | 947.52                           | 868.32                         |
| 85        | 852.48                        | 731.52                         | 995.04                         | 917.28                         | 1,033.92                         | 946.08                         |
| 86        | 928.80                        | 797.76                         | 1,084.32                       | 1,000.80                       | 1,126.08                         | 1,032.48                       |
| 87        | 1,010.88                      | 869.76                         | 1,182.24                       | 1,090.08                       | 1,228.32                         | 1,126.08                       |
| 88        | 1,101.60                      | 947.52                         | 1,288.80                       | 1,189.44                       | 1,339.20                         | 1,228.32                       |
| 89        | 1,200.96                      | 1,033.92                       | 1,404.00                       | 1,296.00                       | 1,460.16                         | 1,337.76                       |
| 90        | 1,308.96                      | 1,126.08                       | 1,530.72                       | 1,412.64                       | 1,591.20                         | 1,457.28                       |
| 91        | 1,425.60                      | 1,228.32                       | 1,668.96                       | 1,540.80                       | 1,735.20                         | 1,589.76                       |
| 92        | 1,553.76                      | 1,339.20                       | 1,820.16                       | 1,679.04                       | 1,892.16                         | 1,732.32                       |
| 93        | 1,693.44                      | 1,460.16                       | 1,982.88                       | 1,828.80                       | 2,062.08                         | 1,887.84                       |
| 94        | 1,846.08                      | 1,591.20                       | 2,161.44                       | 1,994.40                       | 2,247.84                         | 2,057.76                       |

**Exhibit V**

**Genworth Life Insurance Company  
Annual Premiums with 60% Increase  
Nonforfeiture**

Form: 7035 et al

**Annual Premiums per \$10 Daily Benefit**

| Issue Age | Individual Lifetime Benefit Period |                                |                                |                                |                                  |                                |                               |                                |
|-----------|------------------------------------|--------------------------------|--------------------------------|--------------------------------|----------------------------------|--------------------------------|-------------------------------|--------------------------------|
|           | No Benefit Increase Option         |                                | Simple Benefit Increase Option |                                | Compound Benefit Increase Option |                                |                               |                                |
|           | Elimination Period<br>50 Days      | Elimination Period<br>100 Days | Elimination Period<br>50 Days  | Elimination Period<br>100 Days | Elimination Period<br>50 Days    | Elimination Period<br>100 Days | Elimination Period<br>50 Days | Elimination Period<br>100 Days |
| 18-24     | 25.60                              | 22.40                          | 36.80                          | 33.60                          | 51.20                            | 48.00                          | 68.80                         | 64.00                          |
| 25-29     | 27.20                              | 25.60                          | 40.00                          | 36.80                          | 56.00                            | 51.20                          | 70.40                         | 65.60                          |
| 30-34     | 28.80                              | 27.20                          | 43.20                          | 40.00                          | 59.20                            | 56.00                          | 73.60                         | 68.80                          |
| 35-39     | 32.00                              | 30.40                          | 46.40                          | 43.20                          | 64.00                            | 59.20                          | 78.40                         | 73.60                          |
| 40-44     | 33.60                              | 32.00                          | 51.20                          | 46.40                          | 68.80                            | 64.00                          | 81.60                         | 76.80                          |
| 45        | 33.60                              | 32.00                          | 51.20                          | 46.40                          | 68.80                            | 64.00                          | 81.60                         | 76.80                          |
| 46        | 35.20                              | 32.00                          | 51.20                          | 46.40                          | 70.40                            | 65.60                          | 83.20                         | 78.40                          |
| 47        | 35.20                              | 33.60                          | 52.80                          | 48.00                          | 72.00                            | 67.20                          | 84.80                         | 80.00                          |
| 48        | 35.20                              | 33.60                          | 52.80                          | 48.00                          | 73.60                            | 68.80                          | 86.40                         | 81.60                          |
| 49        | 36.80                              | 35.20                          | 54.40                          | 49.60                          | 73.60                            | 68.80                          | 86.40                         | 81.60                          |
| 50        | 36.80                              | 35.20                          | 56.00                          | 51.20                          | 75.20                            | 70.40                          | 88.00                         | 83.20                          |
| 51        | 38.40                              | 36.80                          | 57.60                          | 52.80                          | 76.80                            | 72.00                          | 89.60                         | 84.80                          |
| 52        | 40.00                              | 36.80                          | 59.20                          | 54.40                          | 78.40                            | 73.60                          | 91.20                         | 86.40                          |
| 53        | 41.60                              | 38.40                          | 62.40                          | 57.60                          | 81.60                            | 76.80                          | 94.40                         | 89.60                          |
| 54        | 43.20                              | 40.00                          | 65.60                          | 60.80                          | 84.80                            | 80.00                          | 97.60                         | 92.80                          |
| 55        | 44.80                              | 43.20                          | 70.40                          | 65.60                          | 89.60                            | 83.20                          | 102.40                        | 97.60                          |
| 56        | 48.00                              | 44.80                          | 75.20                          | 70.40                          | 94.40                            | 88.00                          | 107.20                        | 102.40                         |
| 57        | 52.80                              | 48.00                          | 80.00                          | 75.20                          | 100.80                           | 92.80                          | 112.00                        | 105.60                         |
| 58        | 54.40                              | 51.20                          | 86.40                          | 81.60                          | 105.60                           | 99.20                          | 118.40                        | 112.00                         |
| 59        | 59.20                              | 56.00                          | 92.80                          | 88.00                          | 112.00                           | 105.60                         | 124.80                        | 118.40                         |
| 60        | 62.40                              | 57.60                          | 97.60                          | 92.80                          | 118.40                           | 112.00                         | 131.20                        | 124.80                         |
| 61        | 68.80                              | 62.40                          | 105.60                         | 100.80                         | 128.00                           | 120.00                         | 140.80                        | 133.60                         |
| 62        | 73.60                              | 68.80                          | 112.00                         | 107.20                         | 136.00                           | 128.00                         | 150.40                        | 142.40                         |
| 63        | 80.00                              | 73.60                          | 118.40                         | 112.00                         | 145.60                           | 137.60                         | 160.00                        | 151.20                         |
| 64        | 84.80                              | 78.40                          | 124.80                         | 118.40                         | 155.20                           | 147.20                         | 170.40                        | 160.80                         |
| 65        | 91.20                              | 84.80                          | 131.20                         | 123.20                         | 166.40                           | 156.80                         | 180.80                        | 170.40                         |
| 66        | 96.00                              | 89.60                          | 134.40                         | 126.40                         | 172.80                           | 163.20                         | 191.20                        | 179.20                         |
| 67        | 100.80                             | 94.40                          | 140.80                         | 132.80                         | 179.20                           | 169.60                         | 201.60                        | 188.80                         |
| 68        | 108.80                             | 100.80                         | 152.00                         | 142.40                         | 187.20                           | 176.00                         | 212.00                        | 198.40                         |
| 69        | 115.20                             | 108.80                         | 163.20                         | 153.60                         | 196.80                           | 184.00                         | 222.40                        | 208.00                         |
| 70        | 124.80                             | 115.20                         | 177.60                         | 168.00                         | 206.40                           | 192.00                         | 232.80                        | 217.60                         |
| 71        | 131.20                             | 123.20                         | 190.40                         | 179.20                         | 214.40                           | 198.40                         | 243.20                        | 227.20                         |
| 72        | 139.20                             | 129.60                         | 201.60                         | 188.80                         | 224.00                           | 208.00                         | 253.60                        | 236.80                         |
| 73        | 147.20                             | 137.60                         | 212.80                         | 200.00                         | 232.00                           | 216.00                         | 264.00                        | 246.40                         |
| 74        | 155.20                             | 145.60                         | 222.40                         | 208.00                         | 241.60                           | 225.60                         | 274.40                        | 256.00                         |
| 75        | 164.80                             | 152.00                         | 230.40                         | 216.00                         | 249.60                           | 235.20                         | 284.80                        | 265.60                         |
| 76        | 171.20                             | 158.40                         | 238.40                         | 222.40                         | 257.60                           | 243.20                         | 295.20                        | 275.20                         |
| 77        | 179.20                             | 166.40                         | 248.00                         | 232.00                         | 265.60                           | 251.20                         | 305.60                        | 284.80                         |
| 78        | 184.00                             | 171.20                         | 252.80                         | 236.80                         | 270.40                           | 256.00                         | 310.40                        | 289.60                         |
| 79        | 185.60                             | 174.40                         | 257.60                         | 241.60                         | 273.60                           | 257.60                         | 315.20                        | 294.40                         |
| 80        | 188.80                             | 176.00                         | 260.80                         | 244.80                         | 275.20                           | 259.20                         | 320.00                        | 299.20                         |
| 81        | 204.80                             | 192.00                         | 281.60                         | 265.60                         | 294.40                           | 278.40                         | 340.80                        | 319.20                         |
| 82        | 222.40                             | 209.60                         | 305.60                         | 289.60                         | 318.40                           | 299.20                         | 361.60                        | 339.20                         |
| 83        | 244.80                             | 230.40                         | 334.40                         | 315.20                         | 344.00                           | 323.20                         | 382.40                        | 359.20                         |
| 84        | 270.40                             | 252.80                         | 366.40                         | 345.60                         | 372.80                           | 352.00                         | 403.20                        | 379.20                         |
| 85        | 294.40                             | 276.80                         | 400.00                         | 377.60                         | 406.40                           | 384.00                         | 424.00                        | 409.20                         |
| 86        | 321.60                             | 300.80                         | 435.20                         | 411.20                         | 443.20                           | 417.60                         | 452.80                        | 439.20                         |
| 87        | 350.40                             | 328.00                         | 475.20                         | 448.00                         | 483.20                           | 456.00                         | 491.20                        | 479.20                         |
| 88        | 382.40                             | 356.80                         | 518.40                         | 488.00                         | 526.40                           | 497.60                         | 530.40                        | 519.20                         |
| 89        | 416.00                             | 388.80                         | 564.80                         | 532.80                         | 574.40                           | 542.40                         | 574.40                        | 564.00                         |
| 90        | 454.40                             | 424.00                         | 616.00                         | 580.80                         | 625.60                           | 590.40                         | 624.00                        | 614.40                         |
| 91        | 494.40                             | 462.40                         | 670.40                         | 632.00                         | 681.60                           | 643.20                         | 680.00                        | 664.00                         |
| 92        | 539.20                             | 504.00                         | 731.20                         | 689.60                         | 744.00                           | 700.80                         | 744.00                        | 724.00                         |
| 93        | 587.20                             | 550.40                         | 796.80                         | 752.00                         | 811.20                           | 764.80                         | 811.20                        | 784.00                         |
| 94        | 640.00                             | 600.00                         | 868.80                         | 819.20                         | 883.20                           | 833.60                         | 883.20                        | 843.60                         |

**Exhibit V**

**Genworth Life Insurance Company  
Annual Premiums with 44% Increase  
Nonforfeiture**

Form: 7035 et al

**Annual Premiums per \$10 Daily Benefit**

**Individual  
2,190 x Daily Payment Maximum Plan**

| Issue Age | <b>No Benefit Increase Option</b> |                                | <b>Simple Benefit Increase Option</b> |                                | <b>Compound Benefit Increase Option</b> |                                |
|-----------|-----------------------------------|--------------------------------|---------------------------------------|--------------------------------|---|--------------------------------|
|           | Elimination Period<br>50 Days     | Elimination Period<br>100 Days | Elimination Period<br>50 Days         | Elimination Period<br>100 Days | Elimination Period<br>50 Days           | Elimination Period<br>100 Days |
| 18-24     | 18.72                             | 18.72                          | 28.80                                 | 25.92                          | 38.88                                   | 37.44                          |
| 25-29     | 20.16                             | 20.16                          | 30.24                                 | 28.80                          | 43.20                                   | 40.32                          |
| 30-34     | 23.04                             | 20.16                          | 33.12                                 | 30.24                          | 46.08                                   | 43.20                          |
| 35-39     | 24.48                             | 23.04                          | 36.00                                 | 33.12                          | 50.40                                   | 46.08                          |
| 40-44     | 25.92                             | 24.48                          | 38.88                                 | 36.00                          | 53.28                                   | 50.40                          |
| 45        | 25.92                             | 24.48                          | 38.88                                 | 36.00                          | 53.28                                   | 50.40                          |
| 46        | 27.36                             | 24.48                          | 38.88                                 | 36.00                          | 54.72                                   | 51.84                          |
| 47        | 27.36                             | 25.92                          | 40.32                                 | 37.44                          | 56.16                                   | 51.84                          |
| 48        | 27.36                             | 25.92                          | 41.76                                 | 37.44                          | 56.16                                   | 53.28                          |
| 49        | 28.80                             | 25.92                          | 41.76                                 | 38.88                          | 57.60                                   | 53.28                          |
| 50        | 28.80                             | 25.92                          | 43.20                                 | 38.88                          | 57.60                                   | 54.72                          |
| 51        | 28.80                             | 27.36                          | 43.20                                 | 40.32                          | 59.04                                   | 54.72                          |
| 52        | 30.24                             | 27.36                          | 44.64                                 | 41.76                          | 61.92                                   | 57.60                          |
| 53        | 31.68                             | 28.80                          | 47.52                                 | 44.64                          | 63.36                                   | 59.04                          |
| 54        | 33.12                             | 30.24                          | 50.40                                 | 47.52                          | 66.24                                   | 61.92                          |
| 55        | 34.56                             | 33.12                          | 53.28                                 | 50.40                          | 67.68                                   | 63.36                          |
| 56        | 37.44                             | 34.56                          | 56.16                                 | 53.28                          | 72.00                                   | 67.68                          |
| 57        | 38.88                             | 36.00                          | 60.48                                 | 56.16                          | 76.32                                   | 70.56                          |
| 58        | 41.76                             | 38.88                          | 64.80                                 | 60.48                          | 80.64                                   | 74.88                          |
| 59        | 44.64                             | 41.76                          | 70.56                                 | 66.24                          | 86.40                                   | 79.20                          |
| 60        | 48.96                             | 44.64                          | 74.88                                 | 70.56                          | 92.16                                   | 84.96                          |
| 61        | 51.84                             | 47.52                          | 80.64                                 | 74.88                          | 97.92                                   | 90.72                          |
| 62        | 56.16                             | 51.84                          | 86.40                                 | 80.64                          | 103.68                                  | 97.92                          |
| 63        | 60.48                             | 56.16                          | 90.72                                 | 86.40                          | 110.88                                  | 103.68                         |
| 64        | 64.80                             | 60.48                          | 96.48                                 | 90.72                          | 119.52                                  | 110.88                         |
| 65        | 69.12                             | 64.80                          | 102.24                                | 95.04                          | 126.72                                  | 116.64                         |
| 66        | 72.00                             | 67.68                          | 105.12                                | 97.92                          | 129.60                                  | 120.96                         |
| 67        | 76.32                             | 70.56                          | 110.88                                | 103.68                         | 135.36                                  | 125.28                         |
| 68        | 82.08                             | 76.32                          | 118.08                                | 110.88                         | 142.56                                  | 132.48                         |
| 69        | 87.84                             | 82.08                          | 126.72                                | 118.08                         | 149.76                                  | 138.24                         |
| 70        | 93.60                             | 87.84                          | 136.80                                | 128.16                         | 156.96                                  | 145.44                         |
| 71        | 99.36                             | 93.60                          | 146.88                                | 135.36                         | 164.16                                  | 151.20                         |
| 72        | 106.56                            | 99.36                          | 154.08                                | 144.00                         | 171.36                                  | 158.40                         |
| 73        | 113.76                            | 105.12                         | 161.28                                | 149.76                         | 178.56                                  | 165.60                         |
| 74        | 119.52                            | 110.88                         | 168.48                                | 156.96                         | 185.76                                  | 172.80                         |
| 75        | 125.28                            | 116.64                         | 175.68                                | 162.72                         | 192.96                                  | 178.56                         |
| 76        | 131.04                            | 120.96                         | 181.44                                | 168.48                         | 198.72                                  | 184.32                         |
| 77        | 138.24                            | 128.16                         | 188.64                                | 175.68                         | 204.48                                  | 191.52                         |
| 78        | 142.56                            | 131.04                         | 194.40                                | 180.00                         | 208.80                                  | 194.40                         |
| 79        | 145.44                            | 135.36                         | 197.28                                | 184.32                         | 211.68                                  | 197.28                         |
| 80        | 146.88                            | 136.80                         | 200.16                                | 187.20                         | 213.12                                  | 198.72                         |
| 81        | 159.84                            | 149.76                         | 217.44                                | 203.04                         | 228.96                                  | 213.12                         |
| 82        | 175.68                            | 162.72                         | 236.16                                | 220.32                         | 246.24                                  | 230.40                         |
| 83        | 192.96                            | 180.00                         | 257.76                                | 240.48                         | 267.84                                  | 249.12                         |
| 84        | 213.12                            | 198.72                         | 282.24                                | 264.96                         | 290.88                                  | 272.16                         |
| 85        | 233.28                            | 216.00                         | 308.16                                | 288.00                         | 316.80                                  | 296.64                         |
| 86        | 253.44                            | 236.16                         | 335.52                                | 313.92                         | 345.60                                  | 322.56                         |
| 87        | 276.48                            | 257.76                         | 365.76                                | 342.72                         | 375.84                                  | 351.36                         |
| 88        | 300.96                            | 280.80                         | 398.88                                | 372.96                         | 410.40                                  | 383.04                         |
| 89        | 328.32                            | 305.28                         | 434.88                                | 407.52                         | 446.40                                  | 417.60                         |
| 90        | 358.56                            | 332.64                         | 473.76                                | 443.52                         | 486.72                                  | 455.04                         |
| 91        | 390.24                            | 362.88                         | 516.96                                | 483.84                         | 531.36                                  | 496.80                         |
| 92        | 426.24                            | 396.00                         | 563.04                                | 527.04                         | 578.88                                  | 541.44                         |
| 93        | 463.68                            | 432.00                         | 613.44                                | 574.56                         | 630.72                                  | 590.40                         |
| 94        | 505.44                            | 470.88                         | 669.60                                | 626.40                         | 686.88                                  | 643.68                         |

**Exhibit V**

**Genworth Life Insurance Company  
Annual Premiums with 44% Increase  
Nonforfeiture**

Form: 7035 et al

**Annual Premiums per \$10 Daily Benefit**

**Individual  
1,460 x Daily Payment Maximum Plan**

| Issue Age | No Benefit Increase Option    |                                | Simple Benefit Increase Option |                                | Compound Benefit Increase Option |                                |
|-----------|-------------------------------|--------------------------------|--------------------------------|--------------------------------|----------------------------------|--------------------------------|
|           | Elimination Period<br>50 Days | Elimination Period<br>100 Days | Elimination Period<br>50 Days  | Elimination Period<br>100 Days | Elimination Period<br>50 Days    | Elimination Period<br>100 Days |
| 18-24     | 15.84                         | 14.40                          | 24.48                          | 23.04                          | 33.12                            | 31.68                          |
| 25-29     | 17.28                         | 15.84                          | 25.92                          | 24.48                          | 36.00                            | 34.56                          |
| 30-34     | 18.72                         | 17.28                          | 27.36                          | 25.92                          | 38.88                            | 37.44                          |
| 35-39     | 20.16                         | 18.72                          | 30.24                          | 28.80                          | 41.76                            | 38.88                          |
| 40-44     | 21.60                         | 20.16                          | 31.68                          | 30.24                          | 46.08                            | 43.20                          |
| 45        | 21.60                         | 20.16                          | 31.68                          | 30.24                          | 46.08                            | 43.20                          |
| 46        | 21.60                         | 20.16                          | 33.12                          | 31.68                          | 46.08                            | 43.20                          |
| 47        | 23.04                         | 20.16                          | 33.12                          | 31.68                          | 47.52                            | 44.64                          |
| 48        | 23.04                         | 20.16                          | 33.12                          | 31.68                          | 47.52                            | 46.08                          |
| 49        | 23.04                         | 20.16                          | 34.56                          | 31.68                          | 47.52                            | 46.08                          |
| 50        | 23.04                         | 21.60                          | 34.56                          | 33.12                          | 48.96                            | 46.08                          |
| 51        | 24.48                         | 21.60                          | 36.00                          | 33.12                          | 50.40                            | 46.08                          |
| 52        | 24.48                         | 23.04                          | 37.44                          | 34.56                          | 50.40                            | 47.52                          |
| 53        | 25.92                         | 24.48                          | 38.88                          | 36.00                          | 51.84                            | 48.96                          |
| 54        | 27.36                         | 24.48                          | 40.32                          | 37.44                          | 54.72                            | 50.40                          |
| 55        | 28.80                         | 27.36                          | 43.20                          | 40.32                          | 56.16                            | 51.84                          |
| 56        | 30.24                         | 27.36                          | 46.08                          | 43.20                          | 59.04                            | 54.72                          |
| 57        | 31.68                         | 30.24                          | 50.40                          | 46.08                          | 63.36                            | 57.60                          |
| 58        | 34.56                         | 31.68                          | 53.28                          | 48.96                          | 66.24                            | 60.48                          |
| 59        | 37.44                         | 34.56                          | 56.16                          | 51.84                          | 70.56                            | 64.80                          |
| 60        | 40.32                         | 36.00                          | 61.92                          | 56.16                          | 76.32                            | 69.12                          |
| 61        | 43.20                         | 40.32                          | 66.24                          | 60.48                          | 80.64                            | 74.88                          |
| 62        | 47.52                         | 43.20                          | 72.00                          | 66.24                          | 86.40                            | 79.20                          |
| 63        | 50.40                         | 46.08                          | 76.32                          | 70.56                          | 92.16                            | 83.52                          |
| 64        | 53.28                         | 48.96                          | 80.64                          | 76.32                          | 96.48                            | 89.28                          |
| 65        | 56.16                         | 51.84                          | 87.84                          | 80.64                          | 102.24                           | 93.60                          |
| 66        | 59.04                         | 54.72                          | 89.28                          | 83.52                          | 105.12                           | 96.48                          |
| 67        | 61.92                         | 57.60                          | 93.60                          | 86.40                          | 109.44                           | 99.36                          |
| 68        | 67.68                         | 61.92                          | 100.80                         | 92.16                          | 115.20                           | 105.12                         |
| 69        | 72.00                         | 66.24                          | 106.56                         | 97.92                          | 122.40                           | 110.88                         |
| 70        | 76.32                         | 70.56                          | 113.76                         | 105.12                         | 129.60                           | 118.08                         |
| 71        | 82.08                         | 76.32                          | 119.52                         | 110.88                         | 133.92                           | 123.84                         |
| 72        | 87.84                         | 80.64                          | 126.72                         | 116.64                         | 141.12                           | 131.04                         |
| 73        | 93.60                         | 86.40                          | 132.48                         | 120.96                         | 148.32                           | 135.36                         |
| 74        | 97.92                         | 90.72                          | 138.24                         | 126.72                         | 154.08                           | 141.12                         |
| 75        | 103.68                        | 96.48                          | 144.00                         | 131.04                         | 159.84                           | 146.88                         |
| 76        | 109.44                        | 100.80                         | 148.32                         | 136.80                         | 164.16                           | 151.20                         |
| 77        | 115.20                        | 105.12                         | 155.52                         | 142.56                         | 169.92                           | 156.96                         |
| 78        | 119.52                        | 109.44                         | 159.84                         | 146.88                         | 174.24                           | 159.84                         |
| 79        | 122.40                        | 113.76                         | 162.72                         | 149.76                         | 177.12                           | 162.72                         |
| 80        | 125.28                        | 115.20                         | 165.60                         | 152.64                         | 178.56                           | 164.16                         |
| 81        | 136.80                        | 125.28                         | 180.00                         | 167.04                         | 191.52                           | 177.12                         |
| 82        | 149.76                        | 138.24                         | 197.28                         | 181.44                         | 207.36                           | 191.52                         |
| 83        | 165.60                        | 152.64                         | 214.56                         | 198.72                         | 226.08                           | 207.36                         |
| 84        | 184.32                        | 169.92                         | 234.72                         | 217.44                         | 246.24                           | 226.08                         |
| 85        | 200.16                        | 184.32                         | 256.32                         | 237.60                         | 267.84                           | 246.24                         |
| 86        | 218.88                        | 201.60                         | 279.36                         | 259.20                         | 292.32                           | 269.28                         |
| 87        | 239.04                        | 218.88                         | 305.28                         | 282.24                         | 318.24                           | 293.76                         |
| 88        | 259.20                        | 239.04                         | 332.64                         | 308.16                         | 347.04                           | 319.68                         |
| 89        | 283.68                        | 260.64                         | 361.44                         | 335.52                         | 378.72                           | 348.48                         |
| 90        | 308.16                        | 283.68                         | 394.56                         | 365.76                         | 411.84                           | 380.16                         |
| 91        | 336.96                        | 309.60                         | 430.56                         | 397.44                         | 449.28                           | 413.28                         |
| 92        | 367.20                        | 336.96                         | 468.00                         | 433.44                         | 489.60                           | 450.72                         |
| 93        | 400.32                        | 368.64                         | 509.76                         | 472.32                         | 534.24                           | 491.04                         |
| 94        | 436.32                        | 401.76                         | 557.28                         | 515.52                         | 581.76                           | 535.68                         |

**Exhibit V**

**Genworth Life Insurance Company  
Annual Premiums with 44% Increase  
Nonforfeiture**

Form: 7035 et al

**Annual Premiums per \$10 Daily Benefit**

**Individual  
1,095 x Daily Payment Maximum Plan**

| Issue Age | <b>No Benefit Increase Option</b> |                                | <b>Simple Benefit Increase Option</b> |                                | <b>Compound Benefit Increase Option</b> |                                |
|-----------|-----------------------------------|--------------------------------|---------------------------------------|--------------------------------|---|--------------------------------|
|           | Elimination Period<br>50 Days     | Elimination Period<br>100 Days | Elimination Period<br>50 Days         | Elimination Period<br>100 Days | Elimination Period<br>50 Days           | Elimination Period<br>100 Days |
| 18-24     | 14.40                             | 12.96                          | 20.16                                 | 18.72                          | 28.80                                   | 27.36                          |
| 25-29     | 15.84                             | 14.40                          | 23.04                                 | 20.16                          | 31.68                                   | 28.80                          |
| 30-34     | 15.84                             | 15.84                          | 24.48                                 | 23.04                          | 34.56                                   | 31.68                          |
| 35-39     | 17.28                             | 15.84                          | 25.92                                 | 24.48                          | 37.44                                   | 34.56                          |
| 40-44     | 18.72                             | 17.28                          | 28.80                                 | 25.92                          | 38.88                                   | 37.44                          |
| 45        | 18.72                             | 17.28                          | 28.80                                 | 25.92                          | 38.88                                   | 37.44                          |
| 46        | 20.16                             | 18.72                          | 28.80                                 | 27.36                          | 40.32                                   | 37.44                          |
| 47        | 21.60                             | 18.72                          | 28.80                                 | 27.36                          | 41.76                                   | 37.44                          |
| 48        | 21.60                             | 18.72                          | 28.80                                 | 27.36                          | 41.76                                   | 38.88                          |
| 49        | 21.60                             | 18.72                          | 30.24                                 | 27.36                          | 41.76                                   | 38.88                          |
| 50        | 23.04                             | 18.72                          | 30.24                                 | 28.80                          | 43.20                                   | 38.88                          |
| 51        | 23.04                             | 20.16                          | 31.68                                 | 28.80                          | 43.20                                   | 40.32                          |
| 52        | 24.48                             | 20.16                          | 33.12                                 | 30.24                          | 44.64                                   | 41.76                          |
| 53        | 24.48                             | 20.16                          | 34.56                                 | 31.68                          | 46.08                                   | 41.76                          |
| 54        | 24.48                             | 21.60                          | 36.00                                 | 33.12                          | 47.52                                   | 43.20                          |
| 55        | 27.36                             | 23.04                          | 38.88                                 | 36.00                          | 50.40                                   | 44.64                          |
| 56        | 28.80                             | 24.48                          | 40.32                                 | 37.44                          | 51.84                                   | 47.52                          |
| 57        | 30.24                             | 25.92                          | 43.20                                 | 40.32                          | 54.72                                   | 50.40                          |
| 58        | 33.12                             | 27.36                          | 47.52                                 | 43.20                          | 59.04                                   | 51.84                          |
| 59        | 36.00                             | 30.24                          | 50.40                                 | 46.08                          | 61.92                                   | 56.16                          |
| 60        | 38.88                             | 33.12                          | 53.28                                 | 48.96                          | 66.24                                   | 60.48                          |
| 61        | 40.32                             | 36.00                          | 59.04                                 | 51.84                          | 72.00                                   | 64.80                          |
| 62        | 44.64                             | 37.44                          | 63.36                                 | 56.16                          | 74.88                                   | 67.68                          |
| 63        | 47.52                             | 41.76                          | 66.24                                 | 60.48                          | 80.64                                   | 73.44                          |
| 64        | 50.40                             | 43.20                          | 72.00                                 | 64.80                          | 84.96                                   | 76.32                          |
| 65        | 54.72                             | 46.08                          | 76.32                                 | 69.12                          | 90.72                                   | 82.08                          |
| 66        | 56.16                             | 48.96                          | 79.20                                 | 73.44                          | 92.16                                   | 84.96                          |
| 67        | 59.04                             | 51.84                          | 83.52                                 | 76.32                          | 96.48                                   | 86.40                          |
| 68        | 63.36                             | 54.72                          | 87.84                                 | 80.64                          | 100.80                                  | 92.16                          |
| 69        | 69.12                             | 59.04                          | 93.60                                 | 84.96                          | 106.56                                  | 97.92                          |
| 70        | 73.44                             | 63.36                          | 99.36                                 | 90.72                          | 112.32                                  | 102.24                         |
| 71        | 77.76                             | 67.68                          | 103.68                                | 95.04                          | 118.08                                  | 108.00                         |
| 72        | 83.52                             | 72.00                          | 109.44                                | 99.36                          | 123.84                                  | 112.32                         |
| 73        | 87.84                             | 74.88                          | 115.20                                | 105.12                         | 128.16                                  | 118.08                         |
| 74        | 93.60                             | 79.20                          | 119.52                                | 109.44                         | 133.92                                  | 122.40                         |
| 75        | 97.92                             | 83.52                          | 125.28                                | 113.76                         | 138.24                                  | 126.72                         |
| 76        | 102.24                            | 87.84                          | 129.60                                | 118.08                         | 142.56                                  | 131.04                         |
| 77        | 108.00                            | 92.16                          | 135.36                                | 123.84                         | 148.32                                  | 135.36                         |
| 78        | 112.32                            | 96.48                          | 138.24                                | 126.72                         | 151.20                                  | 138.24                         |
| 79        | 115.20                            | 99.36                          | 141.12                                | 129.60                         | 152.64                                  | 139.68                         |
| 80        | 118.08                            | 102.24                         | 144.00                                | 132.48                         | 154.08                                  | 141.12                         |
| 81        | 129.60                            | 110.88                         | 155.52                                | 144.00                         | 165.60                                  | 151.20                         |
| 82        | 142.56                            | 122.40                         | 169.92                                | 155.52                         | 178.56                                  | 164.16                         |
| 83        | 156.96                            | 135.36                         | 185.76                                | 169.92                         | 194.40                                  | 177.12                         |
| 84        | 174.24                            | 149.76                         | 203.04                                | 187.20                         | 210.24                                  | 192.96                         |
| 85        | 190.08                            | 162.72                         | 221.76                                | 204.48                         | 228.96                                  | 210.24                         |
| 86        | 205.92                            | 177.12                         | 240.48                                | 221.76                         | 250.56                                  | 228.96                         |
| 87        | 224.64                            | 192.96                         | 262.08                                | 241.92                         | 273.60                                  | 250.56                         |
| 88        | 244.80                            | 210.24                         | 286.56                                | 263.52                         | 298.08                                  | 272.16                         |
| 89        | 266.40                            | 228.96                         | 312.48                                | 288.00                         | 324.00                                  | 296.64                         |
| 90        | 290.88                            | 250.56                         | 339.84                                | 313.92                         | 354.24                                  | 324.00                         |
| 91        | 316.80                            | 273.60                         | 371.52                                | 342.72                         | 385.92                                  | 352.80                         |
| 92        | 345.60                            | 298.08                         | 404.64                                | 372.96                         | 420.48                                  | 384.48                         |
| 93        | 375.84                            | 324.00                         | 440.64                                | 406.08                         | 457.92                                  | 419.04                         |
| 94        | 410.40                            | 354.24                         | 480.96                                | 443.52                         | 499.68                                  | 457.92                         |



**Exhibit V**

**Genworth Life Insurance Company  
Annual Premiums with 44% Increase  
Nonforfeiture**

Form: 7035 et al

**Annual Premiums per \$10 Daily Benefit**

**Individual  
730 x Daily Payment Maximum Plan**

| Issue Age | No Benefit Increase Option    |                                | Simple Benefit Increase Option |                                | Compound Benefit Increase Option |                                |
|-----------|-------------------------------|--------------------------------|--------------------------------|--------------------------------|----------------------------------|--------------------------------|
|           | Elimination Period<br>50 Days | Elimination Period<br>100 Days | Elimination Period<br>50 Days  | Elimination Period<br>100 Days | Elimination Period<br>50 Days    | Elimination Period<br>100 Days |
| 18-24     | 11.52                         | 10.08                          | 15.84                          | 14.40                          | 23.04                            | 20.16                          |
| 25-29     | 12.96                         | 11.52                          | 17.28                          | 15.84                          | 24.48                            | 23.04                          |
| 30-34     | 14.40                         | 11.52                          | 18.72                          | 17.28                          | 27.36                            | 24.48                          |
| 35-39     | 14.40                         | 12.96                          | 20.16                          | 18.72                          | 28.80                            | 25.92                          |
| 40-44     | 15.84                         | 14.40                          | 21.60                          | 20.16                          | 31.68                            | 27.36                          |
| 45        | 15.84                         | 14.40                          | 21.60                          | 20.16                          | 31.68                            | 27.36                          |
| 46        | 15.84                         | 14.40                          | 23.04                          | 20.16                          | 31.68                            | 28.80                          |
| 47        | 15.84                         | 14.40                          | 23.04                          | 20.16                          | 31.68                            | 28.80                          |
| 48        | 15.84                         | 14.40                          | 23.04                          | 20.16                          | 33.12                            | 28.80                          |
| 49        | 17.28                         | 15.84                          | 23.04                          | 20.16                          | 33.12                            | 28.80                          |
| 50        | 17.28                         | 15.84                          | 24.48                          | 21.60                          | 33.12                            | 30.24                          |
| 51        | 17.28                         | 15.84                          | 24.48                          | 23.04                          | 33.12                            | 30.24                          |
| 52        | 17.28                         | 15.84                          | 24.48                          | 23.04                          | 34.56                            | 31.68                          |
| 53        | 18.72                         | 15.84                          | 27.36                          | 24.48                          | 36.00                            | 33.12                          |
| 54        | 18.72                         | 17.28                          | 28.80                          | 25.92                          | 37.44                            | 33.12                          |
| 55        | 20.16                         | 18.72                          | 30.24                          | 27.36                          | 38.88                            | 36.00                          |
| 56        | 20.16                         | 18.72                          | 31.68                          | 28.80                          | 40.32                            | 36.00                          |
| 57        | 23.04                         | 20.16                          | 34.56                          | 31.68                          | 43.20                            | 38.88                          |
| 58        | 24.48                         | 21.60                          | 37.44                          | 34.56                          | 46.08                            | 41.76                          |
| 59        | 27.36                         | 24.48                          | 38.88                          | 36.00                          | 48.96                            | 43.20                          |
| 60        | 28.80                         | 25.92                          | 43.20                          | 38.88                          | 51.84                            | 47.52                          |
| 61        | 31.68                         | 28.80                          | 44.64                          | 40.32                          | 56.16                            | 50.40                          |
| 62        | 34.56                         | 31.68                          | 48.96                          | 43.20                          | 59.04                            | 53.28                          |
| 63        | 36.00                         | 33.12                          | 51.84                          | 47.52                          | 63.36                            | 57.60                          |
| 64        | 38.88                         | 36.00                          | 56.16                          | 50.40                          | 66.24                            | 60.48                          |
| 65        | 41.76                         | 37.44                          | 60.48                          | 54.72                          | 72.00                            | 64.80                          |
| 66        | 43.20                         | 40.32                          | 63.36                          | 57.60                          | 72.00                            | 66.24                          |
| 67        | 44.64                         | 41.76                          | 66.24                          | 59.04                          | 76.32                            | 69.12                          |
| 68        | 47.52                         | 44.64                          | 69.12                          | 61.92                          | 79.20                            | 72.00                          |
| 69        | 51.84                         | 47.52                          | 73.44                          | 66.24                          | 83.52                            | 76.32                          |
| 70        | 56.16                         | 50.40                          | 76.32                          | 70.56                          | 87.84                            | 79.20                          |
| 71        | 59.04                         | 54.72                          | 80.64                          | 72.00                          | 92.16                            | 83.52                          |
| 72        | 63.36                         | 57.60                          | 84.96                          | 76.32                          | 96.48                            | 86.40                          |
| 73        | 66.24                         | 60.48                          | 89.28                          | 80.64                          | 99.36                            | 90.72                          |
| 74        | 69.12                         | 63.36                          | 93.60                          | 84.96                          | 103.68                           | 95.04                          |
| 75        | 73.44                         | 66.24                          | 97.92                          | 89.28                          | 106.56                           | 97.92                          |
| 76        | 76.32                         | 69.12                          | 100.80                         | 92.16                          | 110.88                           | 100.80                         |
| 77        | 80.64                         | 72.00                          | 105.12                         | 96.48                          | 113.76                           | 103.68                         |
| 78        | 83.52                         | 76.32                          | 108.00                         | 97.92                          | 115.20                           | 105.12                         |
| 79        | 86.40                         | 77.76                          | 109.44                         | 99.36                          | 116.64                           | 106.56                         |
| 80        | 89.28                         | 80.64                          | 110.88                         | 100.80                         | 116.64                           | 106.56                         |
| 81        | 97.92                         | 89.28                          | 119.52                         | 108.00                         | 125.28                           | 113.76                         |
| 82        | 106.56                        | 97.92                          | 129.60                         | 118.08                         | 135.36                           | 122.40                         |
| 83        | 118.08                        | 108.00                         | 141.12                         | 128.16                         | 145.44                           | 132.48                         |
| 84        | 129.60                        | 119.52                         | 154.08                         | 141.12                         | 158.40                           | 144.00                         |
| 85        | 141.12                        | 129.60                         | 168.48                         | 152.64                         | 172.80                           | 156.96                         |
| 86        | 154.08                        | 142.56                         | 184.32                         | 167.04                         | 188.64                           | 169.92                         |
| 87        | 168.48                        | 155.52                         | 200.16                         | 181.44                         | 205.92                           | 185.76                         |
| 88        | 184.32                        | 168.48                         | 218.88                         | 198.72                         | 224.64                           | 203.04                         |
| 89        | 200.16                        | 184.32                         | 237.60                         | 216.00                         | 243.36                           | 220.32                         |
| 90        | 218.88                        | 200.16                         | 259.20                         | 236.16                         | 266.40                           | 240.48                         |
| 91        | 237.60                        | 218.88                         | 283.68                         | 257.76                         | 289.44                           | 262.08                         |
| 92        | 259.20                        | 239.04                         | 308.16                         | 280.80                         | 315.36                           | 286.56                         |
| 93        | 283.68                        | 259.20                         | 335.52                         | 305.28                         | 344.16                           | 311.04                         |
| 94        | 308.16                        | 283.68                         | 365.76                         | 332.64                         | 375.84                           | 339.84                         |

**Exhibit V**

**Genworth Life Insurance Company  
Annual Premiums with 44% Increase  
Nonforfeiture**

Form: 7035 et al

**Annual Premiums per \$10 Daily Benefit**

**Joint  
4,380 x Daily Payment Maximum Plan**

| Issue Age | <b>No Benefit Increase Option</b> |                                | <b>Simple Benefit Increase Option</b> |                                | <b>Compound Benefit Increase Option</b> |                                |
|-----------|-----------------------------------|--------------------------------|---------------------------------------|--------------------------------|---|--------------------------------|
|           | Elimination Period<br>50 Days     | Elimination Period<br>100 Days | Elimination Period<br>50 Days         | Elimination Period<br>100 Days | Elimination Period<br>50 Days           | Elimination Period<br>100 Days |
| 18-24     | 15.84                             | 14.40                          | 23.04                                 | 21.60                          | 31.68                                   | 30.24                          |
| 25-29     | 15.84                             | 15.84                          | 24.48                                 | 23.04                          | 34.56                                   | 33.12                          |
| 30-34     | 18.72                             | 17.28                          | 27.36                                 | 24.48                          | 37.44                                   | 34.56                          |
| 35-39     | 20.16                             | 18.72                          | 28.80                                 | 27.36                          | 40.32                                   | 37.44                          |
| 40-44     | 21.60                             | 20.16                          | 31.68                                 | 28.80                          | 43.20                                   | 41.76                          |
| 45        | 21.60                             | 20.16                          | 31.68                                 | 28.80                          | 43.20                                   | 41.76                          |
| 46        | 21.60                             | 20.16                          | 31.68                                 | 28.80                          | 44.64                                   | 41.76                          |
| 47        | 21.60                             | 20.16                          | 33.12                                 | 30.24                          | 44.64                                   | 41.76                          |
| 48        | 23.04                             | 20.16                          | 33.12                                 | 30.24                          | 46.08                                   | 43.20                          |
| 49        | 23.04                             | 21.60                          | 34.56                                 | 31.68                          | 46.08                                   | 43.20                          |
| 50        | 23.04                             | 21.60                          | 34.56                                 | 31.68                          | 47.52                                   | 44.64                          |
| 51        | 23.04                             | 21.60                          | 36.00                                 | 33.12                          | 47.52                                   | 44.64                          |
| 52        | 24.48                             | 23.04                          | 36.00                                 | 34.56                          | 50.40                                   | 46.08                          |
| 53        | 24.48                             | 23.04                          | 38.88                                 | 36.00                          | 50.40                                   | 47.52                          |
| 54        | 25.92                             | 24.48                          | 40.32                                 | 37.44                          | 53.28                                   | 50.40                          |
| 55        | 28.80                             | 25.92                          | 43.20                                 | 41.76                          | 54.72                                   | 51.84                          |
| 56        | 30.24                             | 28.80                          | 46.08                                 | 43.20                          | 57.60                                   | 54.72                          |
| 57        | 31.68                             | 28.80                          | 48.96                                 | 46.08                          | 61.92                                   | 57.60                          |
| 58        | 34.56                             | 31.68                          | 53.28                                 | 48.96                          | 64.80                                   | 60.48                          |
| 59        | 36.00                             | 34.56                          | 57.60                                 | 53.28                          | 69.12                                   | 64.80                          |
| 60        | 38.88                             | 36.00                          | 60.48                                 | 57.60                          | 74.88                                   | 69.12                          |
| 61        | 41.76                             | 38.88                          | 64.80                                 | 60.48                          | 79.20                                   | 73.44                          |
| 62        | 46.08                             | 41.76                          | 70.56                                 | 64.80                          | 84.96                                   | 79.20                          |
| 63        | 48.96                             | 44.64                          | 73.44                                 | 69.12                          | 90.72                                   | 83.52                          |
| 64        | 53.28                             | 48.96                          | 77.76                                 | 73.44                          | 96.48                                   | 89.28                          |
| 65        | 56.16                             | 51.84                          | 83.52                                 | 77.76                          | 102.24                                  | 95.04                          |
| 66        | 59.04                             | 54.72                          | 84.96                                 | 79.20                          | 105.12                                  | 97.92                          |
| 67        | 61.92                             | 57.60                          | 89.28                                 | 83.52                          | 109.44                                  | 102.24                         |
| 68        | 66.24                             | 61.92                          | 96.48                                 | 89.28                          | 115.20                                  | 108.00                         |
| 69        | 70.56                             | 66.24                          | 103.68                                | 96.48                          | 120.96                                  | 112.32                         |
| 70        | 76.32                             | 70.56                          | 110.88                                | 103.68                         | 126.72                                  | 118.08                         |
| 71        | 80.64                             | 74.88                          | 118.08                                | 109.44                         | 132.48                                  | 122.40                         |
| 72        | 86.40                             | 80.64                          | 125.28                                | 116.64                         | 138.24                                  | 128.16                         |
| 73        | 92.16                             | 84.96                          | 131.04                                | 120.96                         | 144.00                                  | 133.92                         |
| 74        | 96.48                             | 89.28                          | 136.80                                | 126.72                         | 149.76                                  | 139.68                         |
| 75        | 102.24                            | 93.60                          | 142.56                                | 132.48                         | 155.52                                  | 145.44                         |
| 76        | 106.56                            | 97.92                          | 146.88                                | 136.80                         | 159.84                                  | 149.76                         |
| 77        | 112.32                            | 103.68                         | 152.64                                | 142.56                         | 165.60                                  | 154.08                         |
| 78        | 115.20                            | 106.56                         | 156.96                                | 145.44                         | 168.48                                  | 158.40                         |
| 79        | 118.08                            | 109.44                         | 159.84                                | 149.76                         | 171.36                                  | 159.84                         |
| 80        | 119.52                            | 110.88                         | 162.72                                | 151.20                         | 172.80                                  | 161.28                         |
| 81        | 129.60                            | 120.96                         | 175.68                                | 164.16                         | 185.76                                  | 172.80                         |
| 82        | 142.56                            | 132.48                         | 191.52                                | 178.56                         | 200.16                                  | 187.20                         |
| 83        | 155.52                            | 145.44                         | 208.80                                | 195.84                         | 216.00                                  | 201.60                         |
| 84        | 172.80                            | 161.28                         | 228.96                                | 214.56                         | 234.72                                  | 220.32                         |
| 85        | 188.64                            | 175.68                         | 249.12                                | 233.28                         | 256.32                                  | 240.48                         |
| 86        | 205.92                            | 191.52                         | 272.16                                | 254.88                         | 279.36                                  | 262.08                         |
| 87        | 224.64                            | 208.80                         | 296.64                                | 277.92                         | 305.28                                  | 285.12                         |
| 88        | 244.80                            | 227.52                         | 322.56                                | 302.40                         | 332.64                                  | 311.04                         |
| 89        | 266.40                            | 247.68                         | 352.80                                | 329.76                         | 361.44                                  | 338.40                         |
| 90        | 290.88                            | 270.72                         | 384.48                                | 358.56                         | 394.56                                  | 368.64                         |
| 91        | 316.80                            | 293.76                         | 419.04                                | 391.68                         | 430.56                                  | 401.76                         |
| 92        | 345.60                            | 321.12                         | 456.48                                | 426.24                         | 468.00                                  | 439.20                         |
| 93        | 375.84                            | 349.92                         | 496.80                                | 465.12                         | 511.20                                  | 478.08                         |
| 94        | 410.40                            | 381.60                         | 542.88                                | 506.88                         | 557.28                                  | 521.28                         |

**Exhibit V**

**Genworth Life Insurance Company  
Annual Premiums with 44% Increase  
Nonforfeiture**

Form: 7035 et al

**Annual Premiums per \$10 Daily Benefit**

**Joint  
2,920 x Daily Payment Maximum Plan**

| Issue Age | No Benefit Increase Option    |                                | Simple Benefit Increase Option |                                | Compound Benefit Increase Option |                                |
|-----------|-------------------------------|--------------------------------|--------------------------------|--------------------------------|----------------------------------|--------------------------------|
|           | Elimination Period<br>50 Days | Elimination Period<br>100 Days | Elimination Period<br>50 Days  | Elimination Period<br>100 Days | Elimination Period<br>50 Days    | Elimination Period<br>100 Days |
| 18-24     | 12.96                         | 11.52                          | 20.16                          | 18.72                          | 27.36                            | 25.92                          |
| 25-29     | 14.40                         | 12.96                          | 20.16                          | 20.16                          | 30.24                            | 28.80                          |
| 30-34     | 15.84                         | 14.40                          | 23.04                          | 21.60                          | 31.68                            | 30.24                          |
| 35-39     | 15.84                         | 14.40                          | 24.48                          | 23.04                          | 34.56                            | 31.68                          |
| 40-44     | 18.72                         | 15.84                          | 25.92                          | 24.48                          | 37.44                            | 34.56                          |
| 45        | 18.72                         | 15.84                          | 25.92                          | 24.48                          | 37.44                            | 34.56                          |
| 46        | 18.72                         | 15.84                          | 25.92                          | 25.92                          | 37.44                            | 36.00                          |
| 47        | 18.72                         | 15.84                          | 27.36                          | 25.92                          | 38.88                            | 36.00                          |
| 48        | 18.72                         | 15.84                          | 27.36                          | 25.92                          | 38.88                            | 37.44                          |
| 49        | 18.72                         | 15.84                          | 28.80                          | 25.92                          | 38.88                            | 37.44                          |
| 50        | 18.72                         | 17.28                          | 28.80                          | 27.36                          | 40.32                            | 37.44                          |
| 51        | 20.16                         | 17.28                          | 28.80                          | 27.36                          | 41.76                            | 37.44                          |
| 52        | 20.16                         | 18.72                          | 30.24                          | 28.80                          | 41.76                            | 38.88                          |
| 53        | 21.60                         | 20.16                          | 31.68                          | 30.24                          | 43.20                            | 40.32                          |
| 54        | 23.04                         | 20.16                          | 33.12                          | 31.68                          | 44.64                            | 41.76                          |
| 55        | 23.04                         | 21.60                          | 36.00                          | 33.12                          | 46.08                            | 41.76                          |
| 56        | 24.48                         | 23.04                          | 37.44                          | 36.00                          | 48.96                            | 44.64                          |
| 57        | 25.92                         | 24.48                          | 41.76                          | 37.44                          | 51.84                            | 47.52                          |
| 58        | 28.80                         | 25.92                          | 43.20                          | 40.32                          | 54.72                            | 48.96                          |
| 59        | 30.24                         | 28.80                          | 46.08                          | 43.20                          | 57.60                            | 53.28                          |
| 60        | 33.12                         | 30.24                          | 50.40                          | 46.08                          | 61.92                            | 56.16                          |
| 61        | 36.00                         | 33.12                          | 54.72                          | 48.96                          | 66.24                            | 60.48                          |
| 62        | 38.88                         | 36.00                          | 59.04                          | 54.72                          | 70.56                            | 64.80                          |
| 63        | 41.76                         | 37.44                          | 63.36                          | 57.60                          | 74.88                            | 67.68                          |
| 64        | 43.20                         | 40.32                          | 66.24                          | 61.92                          | 79.20                            | 72.00                          |
| 65        | 46.08                         | 41.76                          | 72.00                          | 66.24                          | 83.52                            | 76.32                          |
| 66        | 48.96                         | 44.64                          | 73.44                          | 69.12                          | 86.40                            | 79.20                          |
| 67        | 51.84                         | 46.08                          | 76.32                          | 72.00                          | 89.28                            | 82.08                          |
| 68        | 54.72                         | 50.40                          | 82.08                          | 76.32                          | 95.04                            | 86.40                          |
| 69        | 59.04                         | 53.28                          | 86.40                          | 80.64                          | 99.36                            | 90.72                          |
| 70        | 63.36                         | 57.60                          | 93.60                          | 84.96                          | 105.12                           | 96.48                          |
| 71        | 67.68                         | 61.92                          | 97.92                          | 90.72                          | 109.44                           | 100.80                         |
| 72        | 72.00                         | 66.24                          | 103.68                         | 95.04                          | 115.20                           | 106.56                         |
| 73        | 76.32                         | 70.56                          | 108.00                         | 99.36                          | 120.96                           | 110.88                         |
| 74        | 80.64                         | 73.44                          | 112.32                         | 103.68                         | 125.28                           | 115.20                         |
| 75        | 84.96                         | 77.76                          | 116.64                         | 108.00                         | 129.60                           | 119.52                         |
| 76        | 89.28                         | 82.08                          | 122.40                         | 112.32                         | 133.92                           | 123.84                         |
| 77        | 93.60                         | 86.40                          | 126.72                         | 116.64                         | 139.68                           | 128.16                         |
| 78        | 97.92                         | 89.28                          | 131.04                         | 119.52                         | 142.56                           | 131.04                         |
| 79        | 100.80                        | 92.16                          | 132.48                         | 122.40                         | 144.00                           | 132.48                         |
| 80        | 102.24                        | 93.60                          | 135.36                         | 125.28                         | 145.44                           | 133.92                         |
| 81        | 112.32                        | 103.68                         | 146.88                         | 136.80                         | 156.96                           | 145.44                         |
| 82        | 122.40                        | 113.76                         | 161.28                         | 148.32                         | 169.92                           | 156.96                         |
| 83        | 135.36                        | 125.28                         | 175.68                         | 162.72                         | 184.32                           | 169.92                         |
| 84        | 151.20                        | 138.24                         | 192.96                         | 178.56                         | 200.16                           | 184.32                         |
| 85        | 164.16                        | 151.20                         | 210.24                         | 194.40                         | 218.88                           | 201.60                         |
| 86        | 178.56                        | 164.16                         | 228.96                         | 211.68                         | 239.04                           | 220.32                         |
| 87        | 194.40                        | 180.00                         | 249.12                         | 230.40                         | 259.20                           | 240.48                         |
| 88        | 211.68                        | 195.84                         | 270.72                         | 252.00                         | 283.68                           | 260.64                         |
| 89        | 231.84                        | 213.12                         | 295.20                         | 273.60                         | 309.60                           | 285.12                         |
| 90        | 252.00                        | 231.84                         | 322.56                         | 298.08                         | 336.96                           | 309.60                         |
| 91        | 275.04                        | 253.44                         | 351.36                         | 325.44                         | 367.20                           | 338.40                         |
| 92        | 299.52                        | 276.48                         | 383.04                         | 354.24                         | 400.32                           | 368.64                         |
| 93        | 326.88                        | 300.96                         | 417.60                         | 385.92                         | 436.32                           | 401.76                         |
| 94        | 357.12                        | 328.32                         | 455.04                         | 421.92                         | 475.20                           | 437.76                         |

**Exhibit V**

**Genworth Life Insurance Company  
Annual Premiums with 44% Increase  
Nonforfeiture**

Form: 7035 et al

**Annual Premiums per \$10 Daily Benefit**

**Joint  
2,190 x Daily Payment Maximum Plan**

| Issue Age | No Benefit Increase Option    |                                | Simple Benefit Increase Option |                                | Compound Benefit Increase Option |                                |
|-----------|-------------------------------|--------------------------------|--------------------------------|--------------------------------|----------------------------------|--------------------------------|
|           | Elimination Period<br>50 Days | Elimination Period<br>100 Days | Elimination Period<br>50 Days  | Elimination Period<br>100 Days | Elimination Period<br>50 Days    | Elimination Period<br>100 Days |
| 18-24     | 11.52                         | 11.52                          | 17.28                          | 15.84                          | 25.92                            | 24.48                          |
| 25-29     | 12.96                         | 11.52                          | 20.16                          | 17.28                          | 27.36                            | 25.92                          |
| 30-34     | 14.40                         | 12.96                          | 20.16                          | 20.16                          | 30.24                            | 27.36                          |
| 35-39     | 15.84                         | 14.40                          | 23.04                          | 20.16                          | 33.12                            | 30.24                          |
| 40-44     | 15.84                         | 15.84                          | 24.48                          | 23.04                          | 34.56                            | 33.12                          |
| 45        | 15.84                         | 15.84                          | 24.48                          | 23.04                          | 34.56                            | 33.12                          |
| 46        | 17.28                         | 15.84                          | 24.48                          | 23.04                          | 34.56                            | 33.12                          |
| 47        | 17.28                         | 15.84                          | 25.92                          | 24.48                          | 36.00                            | 33.12                          |
| 48        | 17.28                         | 15.84                          | 25.92                          | 24.48                          | 36.00                            | 33.12                          |
| 49        | 17.28                         | 15.84                          | 25.92                          | 24.48                          | 37.44                            | 33.12                          |
| 50        | 18.72                         | 15.84                          | 27.36                          | 24.48                          | 37.44                            | 34.56                          |
| 51        | 18.72                         | 15.84                          | 27.36                          | 24.48                          | 37.44                            | 34.56                          |
| 52        | 20.16                         | 17.28                          | 28.80                          | 25.92                          | 38.88                            | 36.00                          |
| 53        | 20.16                         | 17.28                          | 30.24                          | 27.36                          | 40.32                            | 37.44                          |
| 54        | 21.60                         | 18.72                          | 31.68                          | 28.80                          | 41.76                            | 37.44                          |
| 55        | 21.60                         | 20.16                          | 33.12                          | 30.24                          | 43.20                            | 38.88                          |
| 56        | 23.04                         | 21.60                          | 36.00                          | 33.12                          | 44.64                            | 41.76                          |
| 57        | 24.48                         | 23.04                          | 37.44                          | 34.56                          | 47.52                            | 44.64                          |
| 58        | 28.80                         | 24.48                          | 41.76                          | 37.44                          | 50.40                            | 46.08                          |
| 59        | 28.80                         | 25.92                          | 44.64                          | 40.32                          | 54.72                            | 48.96                          |
| 60        | 30.24                         | 28.80                          | 46.08                          | 41.76                          | 57.60                            | 51.84                          |
| 61        | 33.12                         | 30.24                          | 50.40                          | 46.08                          | 61.92                            | 56.16                          |
| 62        | 37.44                         | 33.12                          | 54.72                          | 48.96                          | 64.80                            | 59.04                          |
| 63        | 38.88                         | 36.00                          | 57.60                          | 53.28                          | 70.56                            | 63.36                          |
| 64        | 41.76                         | 37.44                          | 61.92                          | 56.16                          | 73.44                            | 67.68                          |
| 65        | 44.64                         | 40.32                          | 66.24                          | 60.48                          | 79.20                            | 72.00                          |
| 66        | 46.08                         | 41.76                          | 69.12                          | 63.36                          | 80.64                            | 73.44                          |
| 67        | 48.96                         | 44.64                          | 72.00                          | 66.24                          | 83.52                            | 76.32                          |
| 68        | 51.84                         | 47.52                          | 76.32                          | 70.56                          | 87.84                            | 80.64                          |
| 69        | 56.16                         | 50.40                          | 80.64                          | 73.44                          | 92.16                            | 84.96                          |
| 70        | 59.04                         | 54.72                          | 86.40                          | 79.20                          | 97.92                            | 89.28                          |
| 71        | 63.36                         | 59.04                          | 90.72                          | 83.52                          | 102.24                           | 93.60                          |
| 72        | 67.68                         | 61.92                          | 95.04                          | 86.40                          | 108.00                           | 97.92                          |
| 73        | 72.00                         | 66.24                          | 100.80                         | 90.72                          | 110.88                           | 102.24                         |
| 74        | 76.32                         | 69.12                          | 103.68                         | 95.04                          | 116.64                           | 106.56                         |
| 75        | 80.64                         | 73.44                          | 109.44                         | 99.36                          | 120.96                           | 110.88                         |
| 76        | 84.96                         | 76.32                          | 112.32                         | 103.68                         | 123.84                           | 113.76                         |
| 77        | 89.28                         | 80.64                          | 118.08                         | 108.00                         | 128.16                           | 118.08                         |
| 78        | 92.16                         | 83.52                          | 120.96                         | 110.88                         | 131.04                           | 120.96                         |
| 79        | 95.04                         | 86.40                          | 123.84                         | 113.76                         | 132.48                           | 122.40                         |
| 80        | 97.92                         | 87.84                          | 125.28                         | 115.20                         | 133.92                           | 122.40                         |
| 81        | 106.56                        | 96.48                          | 135.36                         | 125.28                         | 144.00                           | 132.48                         |
| 82        | 116.64                        | 106.56                         | 148.32                         | 135.36                         | 155.52                           | 142.56                         |
| 83        | 128.16                        | 116.64                         | 161.28                         | 148.32                         | 168.48                           | 154.08                         |
| 84        | 142.56                        | 129.60                         | 177.12                         | 162.72                         | 182.88                           | 168.48                         |
| 85        | 155.52                        | 141.12                         | 192.96                         | 177.12                         | 200.16                           | 182.88                         |
| 86        | 169.92                        | 154.08                         | 210.24                         | 192.96                         | 217.44                           | 200.16                         |
| 87        | 185.76                        | 168.48                         | 228.96                         | 210.24                         | 237.60                           | 217.44                         |
| 88        | 201.60                        | 182.88                         | 249.12                         | 230.40                         | 259.20                           | 237.60                         |
| 89        | 220.32                        | 200.16                         | 272.16                         | 250.56                         | 282.24                           | 259.20                         |
| 90        | 240.48                        | 217.44                         | 296.64                         | 273.60                         | 308.16                           | 282.24                         |
| 91        | 262.08                        | 237.60                         | 322.56                         | 298.08                         | 335.52                           | 306.72                         |
| 92        | 285.12                        | 259.20                         | 351.36                         | 324.00                         | 365.76                           | 335.52                         |
| 93        | 311.04                        | 282.24                         | 383.04                         | 354.24                         | 398.88                           | 365.76                         |
| 94        | 338.40                        | 308.16                         | 417.60                         | 385.92                         | 434.88                           | 397.44                         |

**Exhibit V**

**Genworth Life Insurance Company  
Annual Premiums with 44% Increase  
Nonforfeiture**

Form: 7035 et al

**Annual Premiums per \$10 Daily Benefit**

**Joint  
1,460 x Daily Payment Maximum Plan**

| Issue Age | <b>No Benefit Increase Option</b> |                                | <b>Simple Benefit Increase Option</b> |                                | <b>Compound Benefit Increase Option</b> |                                |
|-----------|-----------------------------------|--------------------------------|---------------------------------------|--------------------------------|---|--------------------------------|
|           | Elimination Period<br>50 Days     | Elimination Period<br>100 Days | Elimination Period<br>50 Days         | Elimination Period<br>100 Days | Elimination Period<br>50 Days           | Elimination Period<br>100 Days |
| 18-24     | 10.08                             | 10.08                          | 14.40                                 | 12.96                          | 21.60                                   | 18.72                          |
| 25-29     | 11.52                             | 10.08                          | 15.84                                 | 14.40                          | 23.04                                   | 20.16                          |
| 30-34     | 12.96                             | 11.52                          | 17.28                                 | 15.84                          | 24.48                                   | 21.60                          |
| 35-39     | 12.96                             | 11.52                          | 18.72                                 | 17.28                          | 25.92                                   | 23.04                          |
| 40-44     | 14.40                             | 12.96                          | 20.16                                 | 18.72                          | 28.80                                   | 25.92                          |
| 45        | 14.40                             | 12.96                          | 20.16                                 | 18.72                          | 28.80                                   | 25.92                          |
| 46        | 14.40                             | 12.96                          | 20.16                                 | 18.72                          | 28.80                                   | 25.92                          |
| 47        | 14.40                             | 12.96                          | 21.60                                 | 18.72                          | 28.80                                   | 25.92                          |
| 48        | 14.40                             | 12.96                          | 21.60                                 | 18.72                          | 30.24                                   | 27.36                          |
| 49        | 15.84                             | 14.40                          | 21.60                                 | 18.72                          | 30.24                                   | 27.36                          |
| 50        | 15.84                             | 14.40                          | 23.04                                 | 20.16                          | 31.68                                   | 28.80                          |
| 51        | 15.84                             | 14.40                          | 23.04                                 | 20.16                          | 31.68                                   | 28.80                          |
| 52        | 15.84                             | 14.40                          | 23.04                                 | 21.60                          | 31.68                                   | 28.80                          |
| 53        | 17.28                             | 15.84                          | 24.48                                 | 23.04                          | 33.12                                   | 30.24                          |
| 54        | 17.28                             | 15.84                          | 25.92                                 | 24.48                          | 34.56                                   | 31.68                          |
| 55        | 18.72                             | 17.28                          | 28.80                                 | 25.92                          | 36.00                                   | 33.12                          |
| 56        | 18.72                             | 17.28                          | 28.80                                 | 27.36                          | 37.44                                   | 33.12                          |
| 57        | 21.60                             | 18.72                          | 33.12                                 | 28.80                          | 40.32                                   | 36.00                          |
| 58        | 23.04                             | 20.16                          | 33.12                                 | 31.68                          | 43.20                                   | 38.88                          |
| 59        | 24.48                             | 21.60                          | 36.00                                 | 33.12                          | 44.64                                   | 40.32                          |
| 60        | 25.92                             | 24.48                          | 38.88                                 | 36.00                          | 47.52                                   | 43.20                          |
| 61        | 28.80                             | 25.92                          | 41.76                                 | 37.44                          | 51.84                                   | 47.52                          |
| 62        | 31.68                             | 28.80                          | 44.64                                 | 40.32                          | 54.72                                   | 48.96                          |
| 63        | 33.12                             | 30.24                          | 48.96                                 | 43.20                          | 59.04                                   | 53.28                          |
| 64        | 36.00                             | 33.12                          | 51.84                                 | 47.52                          | 61.92                                   | 56.16                          |
| 65        | 37.44                             | 34.56                          | 56.16                                 | 50.40                          | 66.24                                   | 59.04                          |
| 66        | 40.32                             | 37.44                          | 57.60                                 | 53.28                          | 67.68                                   | 60.48                          |
| 67        | 41.76                             | 37.44                          | 60.48                                 | 54.72                          | 69.12                                   | 64.80                          |
| 68        | 44.64                             | 40.32                          | 63.36                                 | 57.60                          | 73.44                                   | 66.24                          |
| 69        | 47.52                             | 43.20                          | 67.68                                 | 60.48                          | 77.76                                   | 70.56                          |
| 70        | 51.84                             | 47.52                          | 70.56                                 | 64.80                          | 80.64                                   | 73.44                          |
| 71        | 54.72                             | 50.40                          | 73.44                                 | 67.68                          | 84.96                                   | 76.32                          |
| 72        | 57.60                             | 53.28                          | 77.76                                 | 70.56                          | 89.28                                   | 79.20                          |
| 73        | 60.48                             | 56.16                          | 82.08                                 | 74.88                          | 92.16                                   | 83.52                          |
| 74        | 64.80                             | 59.04                          | 86.40                                 | 77.76                          | 95.04                                   | 86.40                          |
| 75        | 67.68                             | 60.48                          | 90.72                                 | 82.08                          | 97.92                                   | 90.72                          |
| 76        | 70.56                             | 63.36                          | 93.60                                 | 84.96                          | 102.24                                  | 93.60                          |
| 77        | 73.44                             | 66.24                          | 97.92                                 | 87.84                          | 105.12                                  | 96.48                          |
| 78        | 77.76                             | 69.12                          | 99.36                                 | 90.72                          | 106.56                                  | 97.92                          |
| 79        | 79.20                             | 72.00                          | 100.80                                | 92.16                          | 108.00                                  | 97.92                          |
| 80        | 82.08                             | 74.88                          | 102.24                                | 93.60                          | 108.00                                  | 97.92                          |
| 81        | 89.28                             | 82.08                          | 110.88                                | 100.80                         | 116.64                                  | 105.12                         |
| 82        | 99.36                             | 90.72                          | 119.52                                | 109.44                         | 125.28                                  | 112.32                         |
| 83        | 108.00                            | 99.36                          | 129.60                                | 118.08                         | 135.36                                  | 122.40                         |
| 84        | 119.52                            | 109.44                         | 142.56                                | 129.60                         | 146.88                                  | 132.48                         |
| 85        | 131.04                            | 119.52                         | 155.52                                | 141.12                         | 159.84                                  | 144.00                         |
| 86        | 142.56                            | 131.04                         | 169.92                                | 154.08                         | 174.24                                  | 156.96                         |
| 87        | 155.52                            | 142.56                         | 184.32                                | 168.48                         | 190.08                                  | 171.36                         |
| 88        | 169.92                            | 155.52                         | 201.60                                | 182.88                         | 207.36                                  | 187.20                         |
| 89        | 184.32                            | 169.92                         | 220.32                                | 198.72                         | 224.64                                  | 203.04                         |
| 90        | 201.60                            | 185.76                         | 239.04                                | 217.44                         | 244.80                                  | 221.76                         |
| 91        | 220.32                            | 201.60                         | 260.64                                | 237.60                         | 267.84                                  | 241.92                         |
| 92        | 239.04                            | 220.32                         | 285.12                                | 259.20                         | 292.32                                  | 263.52                         |
| 93        | 260.64                            | 240.48                         | 309.60                                | 282.24                         | 318.24                                  | 288.00                         |
| 94        | 285.12                            | 260.64                         | 338.40                                | 306.72                         | 345.60                                  | 313.92                         |

**Exhibit V**

**Genworth Life Insurance Company  
Annual Premiums with 44% Increase  
Nonforfeiture**

Form: 7035 et al

**Annual Premiums per \$10 Daily Benefit**

**Joint  
1,095 x Daily Payment Maximum Plan**

| Issue Age | <b>No Benefit Increase Option</b> |                                | <b>Simple Benefit Increase Option</b> |                                | <b>Compound Benefit Increase Option</b> |                                |
|-----------|-----------------------------------|--------------------------------|---------------------------------------|--------------------------------|---|--------------------------------|
|           | Elimination Period<br>50 Days     | Elimination Period<br>100 Days | Elimination Period<br>50 Days         | Elimination Period<br>100 Days | Elimination Period<br>50 Days           | Elimination Period<br>100 Days |
| 18-24     | 10.08                             | 8.64                           | 14.40                                 | 12.96                          | 20.16                                   | 18.72                          |
| 25-29     | 10.08                             | 10.08                          | 15.84                                 | 14.40                          | 21.60                                   | 20.16                          |
| 30-34     | 11.52                             | 10.08                          | 15.84                                 | 15.84                          | 23.04                                   | 21.60                          |
| 35-39     | 11.52                             | 11.52                          | 17.28                                 | 15.84                          | 24.48                                   | 23.04                          |
| 40-44     | 12.96                             | 11.52                          | 18.72                                 | 17.28                          | 25.92                                   | 24.48                          |
| 45        | 12.96                             | 11.52                          | 18.72                                 | 17.28                          | 25.92                                   | 24.48                          |
| 46        | 14.40                             | 11.52                          | 20.16                                 | 17.28                          | 27.36                                   | 25.92                          |
| 47        | 14.40                             | 12.96                          | 20.16                                 | 18.72                          | 28.80                                   | 25.92                          |
| 48        | 14.40                             | 12.96                          | 20.16                                 | 18.72                          | 28.80                                   | 25.92                          |
| 49        | 14.40                             | 12.96                          | 20.16                                 | 18.72                          | 28.80                                   | 25.92                          |
| 50        | 15.84                             | 12.96                          | 20.16                                 | 20.16                          | 28.80                                   | 25.92                          |
| 51        | 15.84                             | 12.96                          | 21.60                                 | 20.16                          | 28.80                                   | 27.36                          |
| 52        | 15.84                             | 12.96                          | 21.60                                 | 20.16                          | 30.24                                   | 28.80                          |
| 53        | 15.84                             | 14.40                          | 23.04                                 | 21.60                          | 31.68                                   | 28.80                          |
| 54        | 17.28                             | 14.40                          | 24.48                                 | 23.04                          | 31.68                                   | 28.80                          |
| 55        | 18.72                             | 15.84                          | 25.92                                 | 24.48                          | 33.12                                   | 30.24                          |
| 56        | 18.72                             | 15.84                          | 27.36                                 | 25.92                          | 34.56                                   | 31.68                          |
| 57        | 20.16                             | 17.28                          | 28.80                                 | 27.36                          | 37.44                                   | 34.56                          |
| 58        | 21.60                             | 18.72                          | 31.68                                 | 28.80                          | 38.88                                   | 36.00                          |
| 59        | 24.48                             | 20.16                          | 34.56                                 | 31.68                          | 41.76                                   | 37.44                          |
| 60        | 25.92                             | 21.60                          | 36.00                                 | 33.12                          | 44.64                                   | 40.32                          |
| 61        | 27.36                             | 24.48                          | 38.88                                 | 36.00                          | 47.52                                   | 43.20                          |
| 62        | 30.24                             | 25.92                          | 41.76                                 | 37.44                          | 50.40                                   | 46.08                          |
| 63        | 31.68                             | 27.36                          | 44.64                                 | 41.76                          | 54.72                                   | 48.96                          |
| 64        | 34.56                             | 28.80                          | 48.96                                 | 44.64                          | 57.60                                   | 51.84                          |
| 65        | 37.44                             | 31.68                          | 51.84                                 | 47.52                          | 60.48                                   | 56.16                          |
| 66        | 38.88                             | 33.12                          | 53.28                                 | 48.96                          | 61.92                                   | 56.16                          |
| 67        | 40.32                             | 34.56                          | 56.16                                 | 51.84                          | 64.80                                   | 59.04                          |
| 68        | 43.20                             | 37.44                          | 59.04                                 | 54.72                          | 67.68                                   | 61.92                          |
| 69        | 46.08                             | 38.88                          | 63.36                                 | 57.60                          | 72.00                                   | 66.24                          |
| 70        | 48.96                             | 43.20                          | 66.24                                 | 60.48                          | 76.32                                   | 69.12                          |
| 71        | 53.28                             | 44.64                          | 70.56                                 | 64.80                          | 79.20                                   | 72.00                          |
| 72        | 56.16                             | 48.96                          | 73.44                                 | 67.68                          | 83.52                                   | 76.32                          |
| 73        | 59.04                             | 50.40                          | 77.76                                 | 70.56                          | 86.40                                   | 79.20                          |
| 74        | 63.36                             | 53.28                          | 80.64                                 | 73.44                          | 90.72                                   | 83.52                          |
| 75        | 66.24                             | 56.16                          | 84.96                                 | 77.76                          | 93.60                                   | 86.40                          |
| 76        | 69.12                             | 59.04                          | 87.84                                 | 79.20                          | 96.48                                   | 87.84                          |
| 77        | 73.44                             | 61.92                          | 90.72                                 | 83.52                          | 99.36                                   | 92.16                          |
| 78        | 76.32                             | 64.80                          | 93.60                                 | 86.40                          | 102.24                                  | 93.60                          |
| 79        | 77.76                             | 66.24                          | 95.04                                 | 87.84                          | 103.68                                  | 95.04                          |
| 80        | 79.20                             | 69.12                          | 97.92                                 | 89.28                          | 103.68                                  | 95.04                          |
| 81        | 87.84                             | 74.88                          | 105.12                                | 96.48                          | 112.32                                  | 102.24                         |
| 82        | 96.48                             | 82.08                          | 115.20                                | 105.12                         | 120.96                                  | 110.88                         |
| 83        | 106.56                            | 90.72                          | 125.28                                | 115.20                         | 131.04                                  | 119.52                         |
| 84        | 116.64                            | 100.80                         | 136.80                                | 126.72                         | 142.56                                  | 129.60                         |
| 85        | 128.16                            | 109.44                         | 149.76                                | 138.24                         | 155.52                                  | 142.56                         |
| 86        | 139.68                            | 119.52                         | 162.72                                | 149.76                         | 168.48                                  | 155.52                         |
| 87        | 151.20                            | 131.04                         | 177.12                                | 164.16                         | 184.32                                  | 168.48                         |
| 88        | 165.60                            | 142.56                         | 192.96                                | 178.56                         | 201.60                                  | 184.32                         |
| 89        | 180.00                            | 155.52                         | 210.24                                | 194.40                         | 218.88                                  | 200.16                         |
| 90        | 195.84                            | 168.48                         | 228.96                                | 211.68                         | 239.04                                  | 218.88                         |
| 91        | 214.56                            | 184.32                         | 250.56                                | 231.84                         | 260.64                                  | 239.04                         |
| 92        | 233.28                            | 201.60                         | 273.60                                | 252.00                         | 283.68                                  | 259.20                         |
| 93        | 253.44                            | 218.88                         | 298.08                                | 275.04                         | 309.60                                  | 283.68                         |
| 94        | 276.48                            | 239.04                         | 324.00                                | 299.52                         | 336.96                                  | 308.16                         |

**Exhibit V**

**Genworth Life Insurance Company  
Annual Premiums with 60% Increase  
Base + Nonforfeiture**

Form: 7035 et al

**Annual Premiums per \$10 Daily Benefit**

| Issue Age | Individual Lifetime Benefit Period |                    |                                |                    |                                  |                    |                    |                    |
|-----------|------------------------------------|--------------------|--------------------------------|--------------------|----------------------------------|--------------------|--------------------|--------------------|
|           | No Benefit Increase Option         |                    | Simple Benefit Increase Option |                    | Compound Benefit Increase Option |                    |                    |                    |
|           | Elimination Period                 | Elimination Period | Elimination Period             | Elimination Period | Elimination Period               | Elimination Period | Elimination Period | Elimination Period |
|           | 50 Days                            | 100 Days           | 50 Days                        | 100 Days           | 50 Days                          | 100 Days           | 50 Days            | 100 Days           |
| 18-24     | 108.80                             | 99.20              | 161.60                         | 145.60             | 220.80                           | 206.40             | 220.80             | 206.40             |
| 25-29     | 115.20                             | 110.40             | 174.40                         | 160.00             | 240.00                           | 222.40             | 240.00             | 222.40             |
| 30-34     | 126.40                             | 116.80             | 187.20                         | 172.80             | 256.00                           | 241.60             | 256.00             | 241.60             |
| 35-39     | 136.00                             | 129.60             | 203.20                         | 185.60             | 276.80                           | 257.60             | 276.80             | 257.60             |
| 40-44     | 145.60                             | 137.60             | 220.80                         | 201.60             | 299.20                           | 278.40             | 299.20             | 278.40             |
| 45        | 145.60                             | 137.60             | 220.80                         | 201.60             | 299.20                           | 278.40             | 299.20             | 278.40             |
| 46        | 152.00                             | 140.80             | 224.00                         | 203.20             | 304.00                           | 284.80             | 304.00             | 284.80             |
| 47        | 153.60                             | 144.00             | 227.20                         | 206.40             | 312.00                           | 291.20             | 312.00             | 291.20             |
| 48        | 153.60                             | 145.60             | 230.40                         | 209.60             | 316.80                           | 296.00             | 316.80             | 296.00             |
| 49        | 156.80                             | 150.40             | 235.20                         | 212.80             | 318.40                           | 297.60             | 318.40             | 297.60             |
| 50        | 161.60                             | 150.40             | 241.60                         | 220.80             | 324.80                           | 304.00             | 324.80             | 304.00             |
| 51        | 164.80                             | 156.80             | 248.00                         | 227.20             | 331.20                           | 307.20             | 331.20             | 307.20             |
| 52        | 172.80                             | 161.60             | 257.60                         | 235.20             | 340.80                           | 320.00             | 340.80             | 320.00             |
| 53        | 177.60                             | 166.40             | 270.40                         | 249.60             | 355.20                           | 332.80             | 355.20             | 332.80             |
| 54        | 187.20                             | 174.40             | 286.40                         | 265.60             | 368.00                           | 345.60             | 368.00             | 345.60             |
| 55        | 195.20                             | 185.60             | 305.60                         | 284.80             | 387.20                           | 361.60             | 387.20             | 361.60             |
| 56        | 209.60                             | 195.20             | 326.40                         | 305.60             | 409.60                           | 382.40             | 409.60             | 382.40             |
| 57        | 227.20                             | 209.60             | 347.20                         | 326.40             | 435.20                           | 403.20             | 435.20             | 403.20             |
| 58        | 235.20                             | 222.40             | 372.80                         | 353.60             | 459.20                           | 430.40             | 459.20             | 430.40             |
| 59        | 257.60                             | 241.60             | 400.00                         | 379.20             | 486.40                           | 456.00             | 486.40             | 456.00             |
| 60        | 272.00                             | 251.20             | 424.00                         | 403.20             | 515.20                           | 483.20             | 515.20             | 483.20             |
| 61        | 296.00                             | 272.00             | 457.60                         | 436.80             | 552.00                           | 515.20             | 552.00             | 515.20             |
| 62        | 318.40                             | 296.00             | 486.40                         | 462.40             | 588.80                           | 552.00             | 588.80             | 552.00             |
| 63        | 344.00                             | 320.00             | 513.60                         | 486.40             | 630.40                           | 593.60             | 630.40             | 593.60             |
| 64        | 366.40                             | 340.80             | 539.20                         | 512.00             | 672.00                           | 635.20             | 672.00             | 635.20             |
| 65        | 396.80                             | 368.00             | 568.00                         | 534.40             | 718.40                           | 680.00             | 718.40             | 680.00             |
| 66        | 425.60                             | 398.40             | 596.80                         | 560.00             | 766.40                           | 724.80             | 766.40             | 724.80             |
| 67        | 460.80                             | 433.60             | 644.80                         | 604.80             | 819.20                           | 774.40             | 819.20             | 774.40             |
| 68        | 508.80                             | 475.20             | 712.00                         | 670.40             | 881.60                           | 830.40             | 881.60             | 830.40             |
| 69        | 558.40                             | 524.80             | 793.60                         | 745.60             | 953.60                           | 894.40             | 953.60             | 894.40             |
| 70        | 620.80                             | 577.60             | 889.60                         | 836.80             | 1,030.40                         | 960.00             | 1,030.40           | 960.00             |
| 71        | 676.80                             | 633.60             | 984.00                         | 924.80             | 1,105.60                         | 1,027.20           | 1,105.60           | 1,027.20           |
| 72        | 744.00                             | 696.00             | 1,080.00                       | 1,012.80           | 1,196.80                         | 1,112.00           | 1,196.80           | 1,112.00           |
| 73        | 819.20                             | 764.80             | 1,179.20                       | 1,105.60           | 1,288.00                         | 1,198.40           | 1,288.00           | 1,198.40           |
| 74        | 896.00                             | 835.20             | 1,280.00                       | 1,198.40           | 1,390.40                         | 1,297.60           | 1,390.40           | 1,297.60           |
| 75        | 985.60                             | 910.40             | 1,384.00                       | 1,292.80           | 1,499.20                         | 1,408.00           | 1,499.20           | 1,408.00           |
| 76        | 1,072.00                           | 995.20             | 1,494.40                       | 1,396.80           | 1,614.40                         | 1,520.00           | 1,614.40           | 1,520.00           |
| 77        | 1,172.80                           | 1,088.00           | 1,622.40                       | 1,516.80           | 1,744.00                         | 1,644.80           | 1,744.00           | 1,644.80           |
| 78        | 1,262.40                           | 1,174.40           | 1,744.00                       | 1,632.00           | 1,862.40                         | 1,758.40           | 1,862.40           | 1,758.40           |
| 79        | 1,350.40                           | 1,262.40           | 1,868.80                       | 1,752.00           | 1,984.00                         | 1,870.40           | 1,984.00           | 1,870.40           |
| 80        | 1,448.00                           | 1,353.60           | 2,000.00                       | 1,880.00           | 2,105.60                         | 1,985.60           | 2,105.60           | 1,985.60           |
| 81        | 1,569.60                           | 1,470.40           | 2,160.00                       | 2,036.80           | 2,260.80                         | 2,131.20           | 2,260.80           | 2,131.20           |
| 82        | 1,708.80                           | 1,603.20           | 2,347.20                       | 2,216.00           | 2,436.80                         | 2,296.00           | 2,436.80           | 2,296.00           |
| 83        | 1,875.20                           | 1,761.60           | 2,563.20                       | 2,417.60           | 2,632.00                         | 2,481.60           | 2,632.00           | 2,481.60           |
| 84        | 2,070.40                           | 1,940.80           | 2,811.20                       | 2,651.20           | 2,859.20                         | 2,697.60           | 2,859.20           | 2,697.60           |
| 85        | 2,259.20                           | 2,116.80           | 3,065.60                       | 2,891.20           | 3,116.80                         | 2,942.40           | 3,116.80           | 2,942.40           |
| 86        | 2,462.40                           | 2,305.60           | 3,340.80                       | 3,150.40           | 3,396.80                         | 3,204.80           | 3,396.80           | 3,204.80           |
| 87        | 2,684.80                           | 2,512.00           | 3,643.20                       | 3,433.60           | 3,702.40                         | 3,494.40           | 3,702.40           | 3,494.40           |
| 88        | 2,926.40                           | 2,739.20           | 3,972.80                       | 3,744.00           | 4,036.80                         | 3,809.60           | 4,036.80           | 3,809.60           |
| 89        | 3,190.40                           | 2,984.00           | 4,329.60                       | 4,080.00           | 4,401.60                         | 4,153.60           | 4,401.60           | 4,153.60           |
| 90        | 3,478.40                           | 3,254.40           | 4,718.40                       | 4,448.00           | 4,798.40                         | 4,524.80           | 4,798.40           | 4,524.80           |
| 91        | 3,790.40                           | 3,547.20           | 5,140.80                       | 4,846.40           | 5,227.20                         | 4,931.20           | 5,227.20           | 4,931.20           |
| 92        | 4,132.80                           | 3,867.20           | 5,604.80                       | 5,283.20           | 5,699.20                         | 5,374.40           | 5,699.20           | 5,374.40           |
| 93        | 4,504.00                           | 4,217.60           | 6,108.80                       | 5,760.00           | 6,214.40                         | 5,860.80           | 6,214.40           | 5,860.80           |
| 94        | 4,908.80                           | 4,596.80           | 6,659.20                       | 6,278.40           | 6,771.20                         | 6,387.20           | 6,771.20           | 6,387.20           |

**Exhibit V**

**Genworth Life Insurance Company  
Annual Premiums with 44% Increase  
Base + Nonforfeiture**

Form: 7035 et al

**Annual Premiums per \$10 Daily Benefit**

**Individual  
2,190 x Daily Payment Maximum Plan**

| Issue Age | No Benefit Increase Option    |                                | Simple Benefit Increase Option |                                | Compound Benefit Increase Option |                                |
|-----------|-------------------------------|--------------------------------|--------------------------------|--------------------------------|----------------------------------|--------------------------------|
|           | Elimination Period<br>50 Days | Elimination Period<br>100 Days | Elimination Period<br>50 Days  | Elimination Period<br>100 Days | Elimination Period<br>50 Days    | Elimination Period<br>100 Days |
| 18-24     | 82.08                         | 79.20                          | 122.40                         | 113.76                         | 169.92                           | 162.72                         |
| 25-29     | 87.84                         | 84.96                          | 131.04                         | 122.40                         | 185.76                           | 174.24                         |
| 30-34     | 97.92                         | 89.28                          | 144.00                         | 131.04                         | 200.16                           | 187.20                         |
| 35-39     | 103.68                        | 99.36                          | 155.52                         | 144.00                         | 217.44                           | 201.60                         |
| 40-44     | 113.76                        | 105.12                         | 167.04                         | 155.52                         | 231.84                           | 218.88                         |
| 45        | 113.76                        | 105.12                         | 167.04                         | 155.52                         | 231.84                           | 218.88                         |
| 46        | 116.64                        | 106.56                         | 169.92                         | 156.96                         | 237.60                           | 223.20                         |
| 47        | 118.08                        | 110.88                         | 174.24                         | 161.28                         | 241.92                           | 224.64                         |
| 48        | 119.52                        | 110.88                         | 178.56                         | 164.16                         | 244.80                           | 230.40                         |
| 49        | 122.40                        | 113.76                         | 181.44                         | 167.04                         | 247.68                           | 230.40                         |
| 50        | 123.84                        | 113.76                         | 185.76                         | 169.92                         | 250.56                           | 236.16                         |
| 51        | 125.28                        | 116.64                         | 188.64                         | 175.68                         | 256.32                           | 239.04                         |
| 52        | 129.60                        | 119.52                         | 194.40                         | 181.44                         | 266.40                           | 249.12                         |
| 53        | 135.36                        | 123.84                         | 205.92                         | 191.52                         | 273.60                           | 254.88                         |
| 54        | 141.12                        | 132.48                         | 217.44                         | 204.48                         | 285.12                           | 266.40                         |
| 55        | 151.20                        | 141.12                         | 231.84                         | 218.88                         | 295.20                           | 276.48                         |
| 56        | 159.84                        | 149.76                         | 244.80                         | 228.96                         | 311.04                           | 290.88                         |
| 57        | 169.92                        | 156.96                         | 262.08                         | 244.80                         | 329.76                           | 306.72                         |
| 58        | 182.88                        | 169.92                         | 282.24                         | 262.08                         | 348.48                           | 325.44                         |
| 59        | 194.40                        | 182.88                         | 305.28                         | 286.56                         | 372.96                           | 344.16                         |
| 60        | 210.24                        | 192.96                         | 325.44                         | 305.28                         | 397.44                           | 368.64                         |
| 61        | 226.08                        | 207.36                         | 348.48                         | 325.44                         | 424.80                           | 393.12                         |
| 62        | 243.36                        | 224.64                         | 374.40                         | 348.48                         | 450.72                           | 421.92                         |
| 63        | 260.64                        | 241.92                         | 394.56                         | 372.96                         | 482.40                           | 449.28                         |
| 64        | 280.80                        | 260.64                         | 419.04                         | 391.68                         | 515.52                           | 479.52                         |
| 65        | 299.52                        | 279.36                         | 443.52                         | 413.28                         | 547.20                           | 506.88                         |
| 66        | 322.56                        | 299.52                         | 468.00                         | 437.76                         | 578.88                           | 538.56                         |
| 67        | 349.92                        | 322.56                         | 505.44                         | 472.32                         | 617.76                           | 574.56                         |
| 68        | 387.36                        | 358.56                         | 557.28                         | 519.84                         | 669.60                           | 623.52                         |
| 69        | 424.80                        | 396.00                         | 616.32                         | 573.12                         | 724.32                           | 671.04                         |
| 70        | 468.00                        | 436.32                         | 684.00                         | 637.92                         | 784.80                           | 728.64                         |
| 71        | 515.52                        | 480.96                         | 756.00                         | 701.28                         | 846.72                           | 783.36                         |
| 72        | 571.68                        | 531.36                         | 826.56                         | 770.40                         | 915.84                           | 848.16                         |
| 73        | 629.28                        | 580.32                         | 897.12                         | 832.32                         | 987.84                           | 917.28                         |
| 74        | 689.76                        | 639.36                         | 973.44                         | 901.44                         | 1,069.92                         | 993.60                         |
| 75        | 754.56                        | 696.96                         | 1,054.08                       | 979.20                         | 1,154.88                         | 1,072.80                       |
| 76        | 823.68                        | 760.32                         | 1,137.60                       | 1,055.52                       | 1,241.28                         | 1,154.88                       |
| 77        | 904.32                        | 838.08                         | 1,235.52                       | 1,149.12                       | 1,343.52                         | 1,252.80                       |
| 78        | 979.20                        | 905.76                         | 1,334.88                       | 1,241.28                       | 1,437.12                         | 1,342.08                       |
| 79        | 1,054.08                      | 979.20                         | 1,431.36                       | 1,334.88                       | 1,533.60                         | 1,429.92                       |
| 80        | 1,130.40                      | 1,049.76                       | 1,536.48                       | 1,434.24                       | 1,634.40                         | 1,522.08                       |
| 81        | 1,229.76                      | 1,144.80                       | 1,664.64                       | 1,555.20                       | 1,753.92                         | 1,637.28                       |
| 82        | 1,346.40                      | 1,251.36                       | 1,810.08                       | 1,693.44                       | 1,892.16                         | 1,768.32                       |
| 83        | 1,478.88                      | 1,376.64                       | 1,975.68                       | 1,847.52                       | 2,049.12                         | 1,912.32                       |
| 84        | 1,637.28                      | 1,522.08                       | 2,167.20                       | 2,027.52                       | 2,227.68                         | 2,082.24                       |
| 85        | 1,785.60                      | 1,660.32                       | 2,361.60                       | 2,208.96                       | 2,426.40                         | 2,269.44                       |
| 86        | 1,945.44                      | 1,810.08                       | 2,574.72                       | 2,409.12                       | 2,645.28                         | 2,473.92                       |
| 87        | 2,121.12                      | 1,974.24                       | 2,806.56                       | 2,626.56                       | 2,882.88                         | 2,697.12                       |
| 88        | 2,311.20                      | 2,151.36                       | 3,058.56                       | 2,862.72                       | 3,142.08                         | 2,939.04                       |
| 89        | 2,520.00                      | 2,342.88                       | 3,335.04                       | 3,121.92                       | 3,424.32                         | 3,204.00                       |
| 90        | 2,747.52                      | 2,554.56                       | 3,636.00                       | 3,399.84                       | 3,732.48                         | 3,490.56                       |
| 91        | 2,993.76                      | 2,784.96                       | 3,962.88                       | 3,706.56                       | 4,069.44                         | 3,805.92                       |
| 92        | 3,264.48                      | 3,036.96                       | 4,320.00                       | 4,039.20                       | 4,435.20                         | 4,150.08                       |
| 93        | 3,556.80                      | 3,312.00                       | 4,707.36                       | 4,403.52                       | 4,834.08                         | 4,524.48                       |
| 94        | 3,877.92                      | 3,608.64                       | 5,132.16                       | 4,800.96                       | 5,267.52                         | 4,933.44                       |



**Exhibit V**

**Genworth Life Insurance Company  
Annual Premiums with 44% Increase  
Base + Nonforfeiture**

Form: 7035 et al

**Annual Premiums per \$10 Daily Benefit**

**Individual  
1,460 x Daily Payment Maximum Plan**

| Issue Age | No Benefit Increase Option    |                                | Simple Benefit Increase Option |                                | Compound Benefit Increase Option |                                |
|-----------|-------------------------------|--------------------------------|--------------------------------|--------------------------------|----------------------------------|--------------------------------|
|           | Elimination Period<br>50 Days | Elimination Period<br>100 Days | Elimination Period<br>50 Days  | Elimination Period<br>100 Days | Elimination Period<br>50 Days    | Elimination Period<br>100 Days |
| 18-24     | 67.68                         | 63.36                          | 103.68                         | 97.92                          | 145.44                           | 136.80                         |
| 25-29     | 73.44                         | 67.68                          | 110.88                         | 103.68                         | 156.96                           | 148.32                         |
| 30-34     | 80.64                         | 73.44                          | 119.52                         | 113.76                         | 168.48                           | 161.28                         |
| 35-39     | 86.40                         | 79.20                          | 129.60                         | 122.40                         | 182.88                           | 169.92                         |
| 40-44     | 95.04                         | 84.96                          | 138.24                         | 131.04                         | 198.72                           | 185.76                         |
| 45        | 95.04                         | 84.96                          | 138.24                         | 131.04                         | 198.72                           | 185.76                         |
| 46        | 95.04                         | 84.96                          | 141.12                         | 135.36                         | 200.16                           | 187.20                         |
| 47        | 97.92                         | 86.40                          | 144.00                         | 136.80                         | 204.48                           | 191.52                         |
| 48        | 99.36                         | 87.84                          | 145.44                         | 138.24                         | 205.92                           | 197.28                         |
| 49        | 99.36                         | 87.84                          | 148.32                         | 138.24                         | 205.92                           | 197.28                         |
| 50        | 100.80                        | 92.16                          | 151.20                         | 142.56                         | 210.24                           | 200.16                         |
| 51        | 103.68                        | 92.16                          | 154.08                         | 145.44                         | 217.44                           | 201.60                         |
| 52        | 106.56                        | 97.92                          | 162.72                         | 151.20                         | 218.88                           | 204.48                         |
| 53        | 112.32                        | 103.68                         | 169.92                         | 156.96                         | 226.08                           | 211.68                         |
| 54        | 118.08                        | 106.56                         | 175.68                         | 164.16                         | 237.60                           | 220.32                         |
| 55        | 123.84                        | 116.64                         | 188.64                         | 174.24                         | 243.36                           | 224.64                         |
| 56        | 131.04                        | 119.52                         | 201.60                         | 187.20                         | 256.32                           | 236.16                         |
| 57        | 138.24                        | 131.04                         | 217.44                         | 200.16                         | 272.16                           | 249.12                         |
| 58        | 151.20                        | 138.24                         | 228.96                         | 211.68                         | 286.56                           | 260.64                         |
| 59        | 162.72                        | 149.76                         | 244.80                         | 226.08                         | 306.72                           | 279.36                         |
| 60        | 172.80                        | 156.96                         | 269.28                         | 244.80                         | 328.32                           | 299.52                         |
| 61        | 187.20                        | 172.80                         | 288.00                         | 262.08                         | 348.48                           | 322.56                         |
| 62        | 204.48                        | 187.20                         | 309.60                         | 286.56                         | 375.84                           | 342.72                         |
| 63        | 217.44                        | 197.28                         | 331.20                         | 305.28                         | 398.88                           | 361.44                         |
| 64        | 230.40                        | 211.68                         | 351.36                         | 328.32                         | 419.04                           | 384.48                         |
| 65        | 244.80                        | 224.64                         | 378.72                         | 348.48                         | 443.52                           | 404.64                         |
| 66        | 263.52                        | 241.92                         | 398.88                         | 371.52                         | 468.00                           | 427.68                         |
| 67        | 285.12                        | 262.08                         | 429.12                         | 397.44                         | 499.68                           | 456.48                         |
| 68        | 316.80                        | 289.44                         | 472.32                         | 434.88                         | 542.88                           | 493.92                         |
| 69        | 348.48                        | 319.68                         | 515.52                         | 475.20                         | 590.40                           | 540.00                         |
| 70        | 383.04                        | 352.80                         | 568.80                         | 522.72                         | 645.12                           | 588.96                         |
| 71        | 424.80                        | 391.68                         | 619.20                         | 570.24                         | 694.08                           | 640.80                         |
| 72        | 469.44                        | 430.56                         | 678.24                         | 620.64                         | 754.56                           | 698.40                         |
| 73        | 516.96                        | 476.64                         | 735.84                         | 672.48                         | 819.36                           | 753.12                         |
| 74        | 565.92                        | 522.72                         | 794.88                         | 728.64                         | 885.60                           | 815.04                         |
| 75        | 623.52                        | 576.00                         | 861.12                         | 789.12                         | 956.16                           | 879.84                         |
| 76        | 685.44                        | 630.72                         | 931.68                         | 855.36                         | 1,031.04                         | 944.64                         |
| 77        | 753.12                        | 691.20                         | 1,016.64                       | 934.56                         | 1,117.44                         | 1,026.72                       |
| 78        | 820.80                        | 754.56                         | 1,098.72                       | 1,010.88                       | 1,198.08                         | 1,100.16                       |
| 79        | 888.48                        | 820.80                         | 1,180.80                       | 1,088.64                       | 1,281.60                         | 1,176.48                       |
| 80        | 960.48                        | 882.72                         | 1,271.52                       | 1,172.16                       | 1,369.44                         | 1,257.12                       |
| 81        | 1,049.76                      | 964.80                         | 1,383.84                       | 1,278.72                       | 1,471.68                         | 1,356.48                       |
| 82        | 1,152.00                      | 1,061.28                       | 1,507.68                       | 1,392.48                       | 1,592.64                         | 1,467.36                       |
| 83        | 1,270.08                      | 1,169.28                       | 1,645.92                       | 1,522.08                       | 1,729.44                         | 1,592.64                       |
| 84        | 1,411.20                      | 1,298.88                       | 1,802.88                       | 1,668.96                       | 1,883.52                         | 1,733.76                       |
| 85        | 1,537.92                      | 1,414.08                       | 1,965.60                       | 1,818.72                       | 2,052.00                         | 1,890.72                       |
| 86        | 1,677.60                      | 1,543.68                       | 2,142.72                       | 1,984.32                       | 2,236.32                         | 2,062.08                       |
| 87        | 1,828.80                      | 1,681.92                       | 2,335.68                       | 2,161.44                       | 2,437.92                         | 2,249.28                       |
| 88        | 1,991.52                      | 1,834.56                       | 2,545.92                       | 2,358.72                       | 2,658.24                         | 2,449.44                       |
| 89        | 2,171.52                      | 2,000.16                       | 2,773.44                       | 2,570.40                       | 2,898.72                         | 2,668.32                       |
| 90        | 2,365.92                      | 2,178.72                       | 3,024.00                       | 2,800.80                       | 3,157.92                         | 2,910.24                       |
| 91        | 2,580.48                      | 2,374.56                       | 3,296.16                       | 3,051.36                       | 3,443.04                         | 3,170.88                       |
| 92        | 2,813.76                      | 2,587.68                       | 3,589.92                       | 3,324.96                       | 3,752.64                         | 3,456.00                       |
| 93        | 3,065.76                      | 2,822.40                       | 3,912.48                       | 3,623.04                       | 4,091.04                         | 3,768.48                       |
| 94        | 3,342.24                      | 3,075.84                       | 4,268.16                       | 3,949.92                       | 4,459.68                         | 4,106.88                       |

**Exhibit V**

**Genworth Life Insurance Company  
Annual Premiums with 44% Increase  
Base + Nonforfeiture**

Form: 7035 et al

**Annual Premiums per \$10 Daily Benefit**

**Individual  
1,095 x Daily Payment Maximum Plan**

| Issue Age | No Benefit Increase Option    |                                | Simple Benefit Increase Option |                                | Compound Benefit Increase Option |                                |
|-----------|-------------------------------|--------------------------------|--------------------------------|--------------------------------|----------------------------------|--------------------------------|
|           | Elimination Period<br>50 Days | Elimination Period<br>100 Days | Elimination Period<br>50 Days  | Elimination Period<br>100 Days | Elimination Period<br>50 Days    | Elimination Period<br>100 Days |
| 18-24     | 61.92                         | 56.16                          | 87.84                          | 82.08                          | 126.72                           | 118.08                         |
| 25-29     | 66.24                         | 61.92                          | 97.92                          | 87.84                          | 136.80                           | 126.72                         |
| 30-34     | 69.12                         | 66.24                          | 103.68                         | 97.92                          | 148.32                           | 136.80                         |
| 35-39     | 74.88                         | 69.12                          | 113.76                         | 103.68                         | 161.28                           | 148.32                         |
| 40-44     | 82.08                         | 74.88                          | 122.40                         | 113.76                         | 169.92                           | 161.28                         |
| 45        | 82.08                         | 74.88                          | 122.40                         | 113.76                         | 169.92                           | 161.28                         |
| 46        | 89.28                         | 79.20                          | 123.84                         | 116.64                         | 174.24                           | 162.72                         |
| 47        | 95.04                         | 80.64                          | 126.72                         | 118.08                         | 180.00                           | 164.16                         |
| 48        | 95.04                         | 80.64                          | 126.72                         | 118.08                         | 181.44                           | 167.04                         |
| 49        | 95.04                         | 80.64                          | 129.60                         | 119.52                         | 182.88                           | 168.48                         |
| 50        | 97.92                         | 82.08                          | 132.48                         | 123.84                         | 185.76                           | 169.92                         |
| 51        | 99.36                         | 86.40                          | 135.36                         | 125.28                         | 187.20                           | 172.80                         |
| 52        | 103.68                        | 86.40                          | 141.12                         | 131.04                         | 192.96                           | 180.00                         |
| 53        | 105.12                        | 87.84                          | 148.32                         | 136.80                         | 198.72                           | 182.88                         |
| 54        | 108.00                        | 92.16                          | 156.96                         | 145.44                         | 205.92                           | 188.64                         |
| 55        | 116.64                        | 99.36                          | 168.48                         | 154.08                         | 217.44                           | 194.40                         |
| 56        | 122.40                        | 105.12                         | 175.68                         | 162.72                         | 224.64                           | 205.92                         |
| 57        | 132.48                        | 113.76                         | 188.64                         | 174.24                         | 237.60                           | 218.88                         |
| 58        | 141.12                        | 119.52                         | 204.48                         | 187.20                         | 253.44                           | 226.08                         |
| 59        | 154.08                        | 131.04                         | 218.88                         | 200.16                         | 269.28                           | 243.36                         |
| 60        | 167.04                        | 141.12                         | 231.84                         | 211.68                         | 288.00                           | 260.64                         |
| 61        | 175.68                        | 154.08                         | 253.44                         | 226.08                         | 309.60                           | 279.36                         |
| 62        | 191.52                        | 162.72                         | 272.16                         | 244.80                         | 325.44                           | 295.20                         |
| 63        | 205.92                        | 178.56                         | 288.00                         | 263.52                         | 348.48                           | 316.80                         |
| 64        | 220.32                        | 188.64                         | 311.04                         | 282.24                         | 367.20                           | 332.64                         |
| 65        | 236.16                        | 201.60                         | 329.76                         | 300.96                         | 391.68                           | 357.12                         |
| 66        | 252.00                        | 216.00                         | 354.24                         | 325.44                         | 410.40                           | 375.84                         |
| 67        | 272.16                        | 234.72                         | 380.16                         | 349.92                         | 439.20                           | 397.44                         |
| 68        | 299.52                        | 256.32                         | 414.72                         | 378.72                         | 473.76                           | 433.44                         |
| 69        | 332.64                        | 283.68                         | 452.16                         | 413.28                         | 515.52                           | 472.32                         |
| 70        | 365.76                        | 315.36                         | 493.92                         | 452.16                         | 561.60                           | 512.64                         |
| 71        | 403.20                        | 347.04                         | 537.12                         | 492.48                         | 607.68                           | 555.84                         |
| 72        | 446.40                        | 383.04                         | 586.08                         | 534.24                         | 659.52                           | 603.36                         |
| 73        | 488.16                        | 417.60                         | 637.92                         | 581.76                         | 711.36                           | 653.76                         |
| 74        | 537.12                        | 459.36                         | 691.20                         | 632.16                         | 770.40                           | 707.04                         |
| 75        | 588.96                        | 504.00                         | 751.68                         | 685.44                         | 832.32                           | 761.76                         |
| 76        | 642.24                        | 548.64                         | 812.16                         | 741.60                         | 891.36                           | 819.36                         |
| 77        | 708.48                        | 606.24                         | 887.04                         | 810.72                         | 970.56                           | 888.48                         |
| 78        | 774.72                        | 660.96                         | 954.72                         | 875.52                         | 1,038.24                         | 951.84                         |
| 79        | 836.64                        | 718.56                         | 1,026.72                       | 943.20                         | 1,105.92                         | 1,015.20                       |
| 80        | 905.76                        | 779.04                         | 1,104.48                       | 1,013.76                       | 1,179.36                         | 1,081.44                       |
| 81        | 993.60                        | 852.48                         | 1,196.64                       | 1,101.60                       | 1,270.08                         | 1,163.52                       |
| 82        | 1,090.08                      | 937.44                         | 1,301.76                       | 1,196.64                       | 1,370.88                         | 1,255.68                       |
| 83        | 1,202.40                      | 1,033.92                       | 1,419.84                       | 1,306.08                       | 1,486.08                         | 1,360.80                       |
| 84        | 1,332.00                      | 1,144.80                       | 1,556.64                       | 1,434.24                       | 1,614.24                         | 1,480.32                       |
| 85        | 1,452.96                      | 1,247.04                       | 1,696.32                       | 1,563.84                       | 1,759.68                         | 1,612.80                       |
| 86        | 1,581.12                      | 1,359.36                       | 1,847.52                       | 1,703.52                       | 1,919.52                         | 1,758.24                       |
| 87        | 1,722.24                      | 1,481.76                       | 2,013.12                       | 1,857.60                       | 2,093.76                         | 1,918.08                       |
| 88        | 1,877.76                      | 1,614.24                       | 2,196.00                       | 2,024.64                       | 2,282.40                         | 2,090.88                       |
| 89        | 2,044.80                      | 1,759.68                       | 2,393.28                       | 2,207.52                       | 2,486.88                         | 2,278.08                       |
| 90        | 2,229.12                      | 1,919.52                       | 2,607.84                       | 2,407.68                       | 2,711.52                         | 2,482.56                       |
| 91        | 2,427.84                      | 2,093.76                       | 2,844.00                       | 2,625.12                       | 2,956.32                         | 2,707.20                       |
| 92        | 2,648.16                      | 2,282.40                       | 3,100.32                       | 2,859.84                       | 3,222.72                         | 2,950.56                       |
| 93        | 2,884.32                      | 2,486.88                       | 3,378.24                       | 3,116.16                       | 3,512.16                         | 3,215.52                       |
| 94        | 3,144.96                      | 2,711.52                       | 3,683.52                       | 3,398.40                       | 3,828.96                         | 3,506.40                       |

**Exhibit V**

**Genworth Life Insurance Company  
Annual Premiums with 44% Increase  
Base + Nonforfeiture**

Form: 7035 et al

**Annual Premiums per \$10 Daily Benefit**

**Individual  
730 x Daily Payment Maximum Plan**

| Issue Age | No Benefit Increase Option    |                                | Simple Benefit Increase Option |                                | Compound Benefit Increase Option |                                |
|-----------|-------------------------------|--------------------------------|--------------------------------|--------------------------------|----------------------------------|--------------------------------|
|           | Elimination Period<br>50 Days | Elimination Period<br>100 Days | Elimination Period<br>50 Days  | Elimination Period<br>100 Days | Elimination Period<br>50 Days    | Elimination Period<br>100 Days |
| 18-24     | 48.96                         | 44.64                          | 67.68                          | 63.36                          | 99.36                            | 87.84                          |
| 25-29     | 54.72                         | 47.52                          | 73.44                          | 67.68                          | 105.12                           | 97.92                          |
| 30-34     | 60.48                         | 51.84                          | 80.64                          | 73.44                          | 116.64                           | 103.68                         |
| 35-39     | 63.36                         | 56.16                          | 86.40                          | 79.20                          | 123.84                           | 110.88                         |
| 40-44     | 67.68                         | 61.92                          | 95.04                          | 84.96                          | 135.36                           | 119.52                         |
| 45        | 67.68                         | 61.92                          | 95.04                          | 84.96                          | 135.36                           | 119.52                         |
| 46        | 67.68                         | 63.36                          | 97.92                          | 86.40                          | 136.80                           | 122.40                         |
| 47        | 69.12                         | 63.36                          | 99.36                          | 87.84                          | 138.24                           | 123.84                         |
| 48        | 69.12                         | 63.36                          | 100.80                         | 89.28                          | 141.12                           | 126.72                         |
| 49        | 73.44                         | 66.24                          | 100.80                         | 89.28                          | 141.12                           | 126.72                         |
| 50        | 73.44                         | 67.68                          | 105.12                         | 95.04                          | 145.44                           | 131.04                         |
| 51        | 73.44                         | 67.68                          | 106.56                         | 97.92                          | 145.44                           | 131.04                         |
| 52        | 74.88                         | 69.12                          | 108.00                         | 100.80                         | 149.76                           | 136.80                         |
| 53        | 79.20                         | 70.56                          | 118.08                         | 106.56                         | 155.52                           | 141.12                         |
| 54        | 82.08                         | 73.44                          | 123.84                         | 112.32                         | 162.72                           | 145.44                         |
| 55        | 87.84                         | 80.64                          | 132.48                         | 119.52                         | 168.48                           | 154.08                         |
| 56        | 89.28                         | 82.08                          | 138.24                         | 125.28                         | 174.24                           | 156.96                         |
| 57        | 99.36                         | 86.40                          | 151.20                         | 136.80                         | 187.20                           | 168.48                         |
| 58        | 105.12                        | 92.16                          | 159.84                         | 148.32                         | 200.16                           | 180.00                         |
| 59        | 116.64                        | 103.68                         | 169.92                         | 154.08                         | 210.24                           | 188.64                         |
| 60        | 123.84                        | 113.76                         | 185.76                         | 167.04                         | 224.64                           | 204.48                         |
| 61        | 135.36                        | 122.40                         | 194.40                         | 175.68                         | 241.92                           | 220.32                         |
| 62        | 149.76                        | 135.36                         | 210.24                         | 188.64                         | 256.32                           | 231.84                         |
| 63        | 156.96                        | 144.00                         | 226.08                         | 204.48                         | 273.60                           | 249.12                         |
| 64        | 168.48                        | 154.08                         | 244.80                         | 220.32                         | 288.00                           | 262.08                         |
| 65        | 178.56                        | 162.72                         | 262.08                         | 236.16                         | 309.60                           | 279.36                         |
| 66        | 191.52                        | 177.12                         | 280.80                         | 254.88                         | 322.56                           | 293.76                         |
| 67        | 205.92                        | 188.64                         | 300.96                         | 270.72                         | 347.04                           | 316.80                         |
| 68        | 226.08                        | 207.36                         | 325.44                         | 292.32                         | 374.40                           | 339.84                         |
| 69        | 250.56                        | 228.96                         | 355.68                         | 321.12                         | 406.08                           | 368.64                         |
| 70        | 279.36                        | 253.44                         | 383.04                         | 349.92                         | 439.20                           | 396.00                         |
| 71        | 303.84                        | 280.80                         | 414.72                         | 374.40                         | 475.20                           | 430.56                         |
| 72        | 336.96                        | 306.72                         | 452.16                         | 410.40                         | 514.08                           | 462.24                         |
| 73        | 367.20                        | 335.52                         | 492.48                         | 447.84                         | 552.96                           | 502.56                         |
| 74        | 400.32                        | 364.32                         | 538.56                         | 488.16                         | 597.60                           | 544.32                         |
| 75        | 439.20                        | 396.00                         | 587.52                         | 532.80                         | 640.80                           | 586.08                         |
| 76        | 476.64                        | 432.00                         | 635.04                         | 577.44                         | 692.64                           | 632.16                         |
| 77        | 527.04                        | 475.20                         | 691.20                         | 629.28                         | 744.48                           | 681.12                         |
| 78        | 574.56                        | 521.28                         | 744.48                         | 675.36                         | 794.88                           | 727.20                         |
| 79        | 624.96                        | 567.36                         | 796.32                         | 722.88                         | 846.72                           | 770.40                         |
| 80        | 681.12                        | 620.64                         | 849.60                         | 773.28                         | 898.56                           | 816.48                         |
| 81        | 745.92                        | 684.00                         | 917.28                         | 832.32                         | 963.36                           | 874.08                         |
| 82        | 819.36                        | 753.12                         | 993.60                         | 904.32                         | 1,038.24                         | 938.88                         |
| 83        | 902.88                        | 828.00                         | 1,081.44                       | 984.96                         | 1,118.88                         | 1,012.32                       |
| 84        | 996.48                        | 914.40                         | 1,185.12                       | 1,080.00                       | 1,215.36                         | 1,101.60                       |
| 85        | 1,085.76                      | 997.92                         | 1,293.12                       | 1,173.60                       | 1,326.24                         | 1,199.52                       |
| 86        | 1,185.12                      | 1,088.64                       | 1,409.76                       | 1,280.16                       | 1,444.32                         | 1,306.08                       |
| 87        | 1,293.12                      | 1,188.00                       | 1,536.48                       | 1,395.36                       | 1,575.36                         | 1,424.16                       |
| 88        | 1,409.76                      | 1,294.56                       | 1,676.16                       | 1,520.64                       | 1,717.92                         | 1,552.32                       |
| 89        | 1,536.48                      | 1,411.20                       | 1,825.92                       | 1,657.44                       | 1,869.12                         | 1,692.00                       |
| 90        | 1,676.16                      | 1,537.92                       | 1,988.64                       | 1,808.64                       | 2,039.04                         | 1,843.20                       |
| 91        | 1,825.92                      | 1,677.60                       | 2,170.08                       | 1,971.36                       | 2,223.36                         | 2,010.24                       |
| 92        | 1,988.64                      | 1,828.80                       | 2,364.48                       | 2,149.92                       | 2,422.08                         | 2,193.12                       |
| 93        | 2,170.08                      | 1,991.52                       | 2,576.16                       | 2,341.44                       | 2,639.52                         | 2,388.96                       |
| 94        | 2,364.48                      | 2,171.52                       | 2,808.00                       | 2,551.68                       | 2,877.12                         | 2,603.52                       |

**Exhibit V**

**Genworth Life Insurance Company  
Annual Premiums with 44% Increase  
Base + Nonforfeiture**

Form: 7035 et al

**Annual Premiums per \$10 Daily Benefit**

**Joint  
4,380 x Daily Payment Maximum Plan**

| Issue Age | No Benefit Increase Option    |                                | Simple Benefit Increase Option |                                | Compound Benefit Increase Option |                                |
|-----------|-------------------------------|--------------------------------|--------------------------------|--------------------------------|----------------------------------|--------------------------------|
|           | Elimination Period<br>50 Days | Elimination Period<br>100 Days | Elimination Period<br>50 Days  | Elimination Period<br>100 Days | Elimination Period<br>50 Days    | Elimination Period<br>100 Days |
| 18-24     | 67.68                         | 63.36                          | 99.36                          | 92.16                          | 138.24                           | 131.04                         |
| 25-29     | 70.56                         | 67.68                          | 106.56                         | 99.36                          | 149.76                           | 141.12                         |
| 30-34     | 79.20                         | 73.44                          | 116.64                         | 106.56                         | 162.72                           | 151.20                         |
| 35-39     | 84.96                         | 80.64                          | 125.28                         | 116.64                         | 175.68                           | 162.72                         |
| 40-44     | 92.16                         | 84.96                          | 135.36                         | 125.28                         | 187.20                           | 178.56                         |
| 45        | 92.16                         | 84.96                          | 135.36                         | 125.28                         | 187.20                           | 178.56                         |
| 46        | 93.60                         | 86.40                          | 138.24                         | 126.72                         | 192.96                           | 180.00                         |
| 47        | 95.04                         | 89.28                          | 141.12                         | 131.04                         | 194.40                           | 181.44                         |
| 48        | 97.92                         | 89.28                          | 144.00                         | 132.48                         | 198.72                           | 187.20                         |
| 49        | 99.36                         | 92.16                          | 148.32                         | 135.36                         | 200.16                           | 187.20                         |
| 50        | 99.36                         | 92.16                          | 149.76                         | 138.24                         | 204.48                           | 191.52                         |
| 51        | 100.80                        | 93.60                          | 154.08                         | 142.56                         | 207.36                           | 194.40                         |
| 52        | 105.12                        | 97.92                          | 156.96                         | 148.32                         | 216.00                           | 201.60                         |
| 53        | 108.00                        | 99.36                          | 167.04                         | 155.52                         | 220.32                           | 205.92                         |
| 54        | 113.76                        | 108.00                         | 175.68                         | 164.16                         | 230.40                           | 216.00                         |
| 55        | 123.84                        | 113.76                         | 187.20                         | 178.56                         | 239.04                           | 224.64                         |
| 56        | 129.60                        | 122.40                         | 198.72                         | 185.76                         | 250.56                           | 236.16                         |
| 57        | 138.24                        | 126.72                         | 211.68                         | 198.72                         | 267.84                           | 249.12                         |
| 58        | 148.32                        | 138.24                         | 228.96                         | 211.68                         | 282.24                           | 263.52                         |
| 59        | 156.96                        | 148.32                         | 247.68                         | 231.84                         | 300.96                           | 279.36                         |
| 60        | 169.92                        | 155.52                         | 263.52                         | 247.68                         | 322.56                           | 299.52                         |
| 61        | 182.88                        | 168.48                         | 282.24                         | 263.52                         | 344.16                           | 318.24                         |
| 62        | 197.28                        | 181.44                         | 303.84                         | 282.24                         | 365.76                           | 341.28                         |
| 63        | 211.68                        | 194.40                         | 319.68                         | 300.96                         | 391.68                           | 362.88                         |
| 64        | 228.96                        | 211.68                         | 338.40                         | 316.80                         | 417.60                           | 387.36                         |
| 65        | 243.36                        | 226.08                         | 360.00                         | 335.52                         | 443.52                           | 411.84                         |
| 66        | 262.08                        | 241.92                         | 378.72                         | 354.24                         | 469.44                           | 436.32                         |
| 67        | 283.68                        | 262.08                         | 408.96                         | 381.60                         | 499.68                           | 466.56                         |
| 68        | 313.92                        | 290.88                         | 452.16                         | 420.48                         | 541.44                           | 505.44                         |
| 69        | 344.16                        | 321.12                         | 499.68                         | 465.12                         | 586.08                           | 544.32                         |
| 70        | 380.16                        | 352.80                         | 554.40                         | 516.96                         | 635.04                           | 590.40                         |
| 71        | 417.60                        | 388.80                         | 612.00                         | 567.36                         | 685.44                           | 635.04                         |
| 72        | 463.68                        | 430.56                         | 669.60                         | 623.52                         | 741.60                           | 686.88                         |
| 73        | 509.76                        | 469.44                         | 727.20                         | 673.92                         | 799.20                           | 743.04                         |
| 74        | 558.72                        | 516.96                         | 789.12                         | 730.08                         | 865.44                           | 804.96                         |
| 75        | 612.00                        | 563.04                         | 853.92                         | 793.44                         | 934.56                           | 869.76                         |
| 76        | 668.16                        | 616.32                         | 921.60                         | 855.36                         | 1,003.68                         | 936.00                         |
| 77        | 732.96                        | 678.24                         | 1,000.80                       | 931.68                         | 1,088.64                         | 1,013.76                       |
| 78        | 793.44                        | 734.40                         | 1,081.44                       | 1,005.12                       | 1,163.52                         | 1,088.64                       |
| 79        | 853.92                        | 793.44                         | 1,159.20                       | 1,081.44                       | 1,242.72                         | 1,157.76                       |
| 80        | 915.84                        | 851.04                         | 1,245.60                       | 1,160.64                       | 1,323.36                         | 1,232.64                       |
| 81        | 996.48                        | 927.36                         | 1,347.84                       | 1,260.00                       | 1,421.28                         | 1,326.24                       |
| 82        | 1,091.52                      | 1,013.76                       | 1,465.92                       | 1,372.32                       | 1,533.60                         | 1,432.80                       |
| 83        | 1,196.64                      | 1,114.56                       | 1,599.84                       | 1,497.60                       | 1,658.88                         | 1,549.44                       |
| 84        | 1,326.24                      | 1,232.64                       | 1,755.36                       | 1,641.60                       | 1,802.88                         | 1,686.24                       |
| 85        | 1,445.76                      | 1,344.96                       | 1,912.32                       | 1,789.92                       | 1,965.60                         | 1,838.88                       |
| 86        | 1,576.80                      | 1,465.92                       | 2,086.56                       | 1,952.64                       | 2,142.72                         | 2,004.48                       |
| 87        | 1,719.36                      | 1,599.84                       | 2,273.76                       | 2,128.32                       | 2,335.68                         | 2,184.48                       |
| 88        | 1,873.44                      | 1,742.40                       | 2,476.80                       | 2,318.40                       | 2,545.92                         | 2,381.76                       |
| 89        | 2,041.92                      | 1,897.92                       | 2,701.44                       | 2,528.64                       | 2,773.44                         | 2,594.88                       |
| 90        | 2,226.24                      | 2,070.72                       | 2,946.24                       | 2,753.28                       | 3,024.00                         | 2,826.72                       |
| 91        | 2,424.96                      | 2,255.04                       | 3,209.76                       | 3,002.40                       | 3,296.16                         | 3,081.60                       |
| 92        | 2,645.28                      | 2,460.96                       | 3,499.20                       | 3,271.68                       | 3,591.36                         | 3,362.40                       |
| 93        | 2,881.44                      | 2,682.72                       | 3,813.12                       | 3,566.88                       | 3,915.36                         | 3,664.80                       |
| 94        | 3,142.08                      | 2,923.20                       | 4,157.28                       | 3,888.00                       | 4,268.16                         | 3,996.00                       |

**Exhibit V**

**Genworth Life Insurance Company  
Annual Premiums with 44% Increase  
Base + Nonforfeiture**

Form: 7035 et al

**Annual Premiums per \$10 Daily Benefit**

**Joint  
2,920 x Daily Payment Maximum Plan**

| Issue Age | No Benefit Increase Option    |                                | Simple Benefit Increase Option |                                | Compound Benefit Increase Option |                                |
|-----------|-------------------------------|--------------------------------|--------------------------------|--------------------------------|----------------------------------|--------------------------------|
|           | Elimination Period<br>50 Days | Elimination Period<br>100 Days | Elimination Period<br>50 Days  | Elimination Period<br>100 Days | Elimination Period<br>50 Days    | Elimination Period<br>100 Days |
| 18-24     | 54.72                         | 51.84                          | 84.96                          | 80.64                          | 119.52                           | 112.32                         |
| 25-29     | 60.48                         | 54.72                          | 89.28                          | 84.96                          | 129.60                           | 122.40                         |
| 30-34     | 66.24                         | 60.48                          | 97.92                          | 93.60                          | 138.24                           | 131.04                         |
| 35-39     | 70.56                         | 63.36                          | 105.12                         | 99.36                          | 149.76                           | 138.24                         |
| 40-44     | 79.20                         | 69.12                          | 112.32                         | 106.56                         | 162.72                           | 151.20                         |
| 45        | 79.20                         | 69.12                          | 112.32                         | 106.56                         | 162.72                           | 151.20                         |
| 46        | 79.20                         | 69.12                          | 113.76                         | 110.88                         | 162.72                           | 154.08                         |
| 47        | 80.64                         | 70.56                          | 118.08                         | 112.32                         | 167.04                           | 155.52                         |
| 48        | 80.64                         | 70.56                          | 119.52                         | 112.32                         | 168.48                           | 161.28                         |
| 49        | 80.64                         | 70.56                          | 122.40                         | 112.32                         | 168.48                           | 161.28                         |
| 50        | 82.08                         | 74.88                          | 123.84                         | 116.64                         | 172.80                           | 162.72                         |
| 51        | 84.96                         | 74.88                          | 125.28                         | 119.52                         | 178.56                           | 164.16                         |
| 52        | 87.84                         | 80.64                          | 132.48                         | 123.84                         | 180.00                           | 167.04                         |
| 53        | 92.16                         | 84.96                          | 138.24                         | 129.60                         | 185.76                           | 172.80                         |
| 54        | 97.92                         | 87.84                          | 144.00                         | 135.36                         | 194.40                           | 180.00                         |
| 55        | 100.80                        | 95.04                          | 155.52                         | 142.56                         | 198.72                           | 182.88                         |
| 56        | 106.56                        | 97.92                          | 164.16                         | 154.08                         | 210.24                           | 192.96                         |
| 57        | 112.32                        | 106.56                         | 178.56                         | 162.72                         | 223.20                           | 204.48                         |
| 58        | 123.84                        | 112.32                         | 187.20                         | 172.80                         | 234.72                           | 213.12                         |
| 59        | 132.48                        | 122.40                         | 200.16                         | 185.76                         | 250.56                           | 228.96                         |
| 60        | 141.12                        | 129.60                         | 220.32                         | 200.16                         | 267.84                           | 244.80                         |
| 61        | 154.08                        | 141.12                         | 236.16                         | 213.12                         | 285.12                           | 263.52                         |
| 62        | 167.04                        | 154.08                         | 253.44                         | 234.72                         | 306.72                           | 280.80                         |
| 63        | 178.56                        | 161.28                         | 272.16                         | 249.12                         | 325.44                           | 295.20                         |
| 64        | 188.64                        | 172.80                         | 288.00                         | 267.84                         | 342.72                           | 313.92                         |
| 65        | 200.16                        | 182.88                         | 309.60                         | 285.12                         | 362.88                           | 331.20                         |
| 66        | 216.00                        | 197.28                         | 326.88                         | 305.28                         | 383.04                           | 349.92                         |
| 67        | 234.72                        | 213.12                         | 349.92                         | 326.88                         | 408.96                           | 374.40                         |
| 68        | 257.76                        | 236.16                         | 385.92                         | 357.12                         | 444.96                           | 404.64                         |
| 69        | 285.12                        | 260.64                         | 420.48                         | 388.80                         | 482.40                           | 442.08                         |
| 70        | 313.92                        | 288.00                         | 465.12                         | 426.24                         | 527.04                           | 480.96                         |
| 71        | 348.48                        | 319.68                         | 506.88                         | 466.56                         | 567.36                           | 522.72                         |
| 72        | 384.48                        | 352.80                         | 554.40                         | 506.88                         | 616.32                           | 570.24                         |
| 73        | 421.92                        | 390.24                         | 601.92                         | 550.08                         | 669.60                           | 616.32                         |
| 74        | 463.68                        | 426.24                         | 649.44                         | 596.16                         | 722.88                           | 666.72                         |
| 75        | 509.76                        | 469.44                         | 702.72                         | 646.56                         | 780.48                           | 718.56                         |
| 76        | 560.16                        | 515.52                         | 763.20                         | 699.84                         | 842.40                           | 771.84                         |
| 77        | 614.88                        | 565.92                         | 830.88                         | 764.64                         | 914.40                           | 839.52                         |
| 78        | 671.04                        | 616.32                         | 898.56                         | 826.56                         | 979.20                           | 900.00                         |
| 79        | 727.20                        | 669.60                         | 964.80                         | 889.92                         | 1,046.88                         | 961.92                         |
| 80        | 784.80                        | 721.44                         | 1,039.68                       | 959.04                         | 1,118.88                         | 1,026.72                       |
| 81        | 858.24                        | 790.56                         | 1,130.40                       | 1,045.44                       | 1,203.84                         | 1,110.24                       |
| 82        | 941.76                        | 868.32                         | 1,232.64                       | 1,139.04                       | 1,301.76                         | 1,199.52                       |
| 83        | 1,038.24                      | 956.16                         | 1,346.40                       | 1,244.16                       | 1,412.64                         | 1,301.76                       |
| 84        | 1,154.88                      | 1,061.28                       | 1,474.56                       | 1,365.12                       | 1,537.92                         | 1,416.96                       |
| 85        | 1,257.12                      | 1,156.32                       | 1,607.04                       | 1,487.52                       | 1,677.60                         | 1,546.56                       |
| 86        | 1,370.88                      | 1,261.44                       | 1,752.48                       | 1,621.44                       | 1,828.80                         | 1,686.24                       |
| 87        | 1,494.72                      | 1,376.64                       | 1,909.44                       | 1,766.88                       | 1,991.52                         | 1,838.88                       |
| 88        | 1,627.20                      | 1,500.48                       | 2,079.36                       | 1,928.16                       | 2,172.96                         | 2,001.60                       |
| 89        | 1,775.52                      | 1,635.84                       | 2,266.56                       | 2,100.96                       | 2,370.24                         | 2,181.60                       |
| 90        | 1,933.92                      | 1,781.28                       | 2,472.48                       | 2,288.16                       | 2,581.92                         | 2,377.44                       |
| 91        | 2,109.60                      | 1,941.12                       | 2,694.24                       | 2,495.52                       | 2,815.20                         | 2,593.44                       |
| 92        | 2,299.68                      | 2,116.80                       | 2,934.72                       | 2,718.72                       | 3,067.20                         | 2,825.28                       |
| 93        | 2,505.60                      | 2,306.88                       | 3,199.68                       | 2,962.08                       | 3,343.68                         | 3,081.60                       |
| 94        | 2,733.12                      | 2,514.24                       | 3,489.12                       | 3,229.92                       | 3,646.08                         | 3,356.64                       |

**Exhibit V**

**Genworth Life Insurance Company  
Annual Premiums with 44% Increase  
Base + Nonforfeiture**

Form: 7035 et al

**Annual Premiums per \$10 Daily Benefit**

**Joint  
2,190 x Daily Payment Maximum Plan**

| Issue Age | No Benefit Increase Option    |                                | Simple Benefit Increase Option |                                | Compound Benefit Increase Option |                                |
|-----------|-------------------------------|--------------------------------|--------------------------------|--------------------------------|----------------------------------|--------------------------------|
|           | Elimination Period<br>50 Days | Elimination Period<br>100 Days | Elimination Period<br>50 Days  | Elimination Period<br>100 Days | Elimination Period<br>50 Days    | Elimination Period<br>100 Days |
| 18-24     | 51.84                         | 48.96                          | 76.32                          | 70.56                          | 110.88                           | 103.68                         |
| 25-29     | 56.16                         | 51.84                          | 84.96                          | 76.32                          | 119.52                           | 110.88                         |
| 30-34     | 60.48                         | 56.16                          | 89.28                          | 84.96                          | 129.60                           | 119.52                         |
| 35-39     | 66.24                         | 60.48                          | 99.36                          | 89.28                          | 141.12                           | 129.60                         |
| 40-44     | 70.56                         | 66.24                          | 106.56                         | 99.36                          | 148.32                           | 141.12                         |
| 45        | 70.56                         | 66.24                          | 106.56                         | 99.36                          | 148.32                           | 141.12                         |
| 46        | 74.88                         | 66.24                          | 106.56                         | 100.80                         | 151.20                           | 142.56                         |
| 47        | 76.32                         | 69.12                          | 110.88                         | 103.68                         | 156.96                           | 144.00                         |
| 48        | 76.32                         | 69.12                          | 110.88                         | 103.68                         | 156.96                           | 144.00                         |
| 49        | 76.32                         | 69.12                          | 112.32                         | 105.12                         | 159.84                           | 145.44                         |
| 50        | 79.20                         | 70.56                          | 116.64                         | 106.56                         | 161.28                           | 148.32                         |
| 51        | 80.64                         | 70.56                          | 118.08                         | 108.00                         | 162.72                           | 149.76                         |
| 52        | 84.96                         | 74.88                          | 122.40                         | 113.76                         | 168.48                           | 156.96                         |
| 53        | 87.84                         | 76.32                          | 129.60                         | 119.52                         | 172.80                           | 159.84                         |
| 54        | 93.60                         | 80.64                          | 136.80                         | 126.72                         | 180.00                           | 164.16                         |
| 55        | 95.04                         | 86.40                          | 145.44                         | 132.48                         | 188.64                           | 168.48                         |
| 56        | 100.80                        | 92.16                          | 154.08                         | 142.56                         | 194.40                           | 180.00                         |
| 57        | 106.56                        | 99.36                          | 164.16                         | 151.20                         | 205.92                           | 191.52                         |
| 58        | 122.40                        | 105.12                         | 178.56                         | 162.72                         | 218.88                           | 197.28                         |
| 59        | 125.28                        | 113.76                         | 191.52                         | 174.24                         | 234.72                           | 211.68                         |
| 60        | 132.48                        | 122.40                         | 201.60                         | 182.88                         | 250.56                           | 226.08                         |
| 61        | 145.44                        | 132.48                         | 218.88                         | 197.28                         | 269.28                           | 243.36                         |
| 62        | 159.84                        | 142.56                         | 236.16                         | 213.12                         | 282.24                           | 256.32                         |
| 63        | 168.48                        | 155.52                         | 250.56                         | 230.40                         | 303.84                           | 275.04                         |
| 64        | 180.00                        | 164.16                         | 269.28                         | 244.80                         | 319.68                           | 290.88                         |
| 65        | 191.52                        | 175.68                         | 286.56                         | 262.08                         | 341.28                           | 311.04                         |
| 66        | 204.48                        | 187.20                         | 308.16                         | 282.24                         | 357.12                           | 326.88                         |
| 67        | 223.20                        | 203.04                         | 329.76                         | 303.84                         | 381.60                           | 347.04                         |
| 68        | 244.80                        | 223.20                         | 360.00                         | 329.76                         | 411.84                           | 377.28                         |
| 69        | 270.72                        | 246.24                         | 393.12                         | 358.56                         | 447.84                           | 410.40                         |
| 70        | 296.64                        | 273.60                         | 429.12                         | 393.12                         | 488.16                           | 446.40                         |
| 71        | 329.76                        | 302.40                         | 468.00                         | 429.12                         | 528.48                           | 483.84                         |
| 72        | 364.32                        | 332.64                         | 509.76                         | 465.12                         | 574.56                           | 525.60                         |
| 73        | 400.32                        | 364.32                         | 555.84                         | 505.44                         | 617.76                           | 568.80                         |
| 74        | 440.64                        | 400.32                         | 600.48                         | 550.08                         | 671.04                           | 614.88                         |
| 75        | 483.84                        | 439.20                         | 653.76                         | 596.16                         | 724.32                           | 663.84                         |
| 76        | 532.80                        | 476.64                         | 705.60                         | 646.56                         | 774.72                           | 712.80                         |
| 77        | 584.64                        | 528.48                         | 771.84                         | 705.60                         | 843.84                           | 773.28                         |
| 78        | 636.48                        | 574.56                         | 830.88                         | 761.76                         | 902.88                           | 829.44                         |
| 79        | 689.76                        | 624.96                         | 894.24                         | 822.24                         | 961.92                           | 884.16                         |
| 80        | 745.92                        | 676.80                         | 960.48                         | 881.28                         | 1,025.28                         | 940.32                         |
| 81        | 815.04                        | 741.60                         | 1,041.12                       | 959.04                         | 1,104.48                         | 1,013.76                       |
| 82        | 895.68                        | 815.04                         | 1,133.28                       | 1,041.12                       | 1,192.32                         | 1,091.52                       |
| 83        | 986.40                        | 898.56                         | 1,235.52                       | 1,136.16                       | 1,291.68                         | 1,183.68                       |
| 84        | 1,095.84                      | 995.04                         | 1,355.04                       | 1,247.04                       | 1,404.00                         | 1,288.80                       |
| 85        | 1,193.76                      | 1,084.32                       | 1,476.00                       | 1,359.36                       | 1,532.16                         | 1,402.56                       |
| 86        | 1,303.20                      | 1,182.24                       | 1,608.48                       | 1,481.76                       | 1,668.96                         | 1,530.72                       |
| 87        | 1,421.28                      | 1,290.24                       | 1,752.48                       | 1,615.68                       | 1,821.60                         | 1,667.52                       |
| 88        | 1,546.56                      | 1,404.00                       | 1,910.88                       | 1,762.56                       | 1,985.76                         | 1,820.16                       |
| 89        | 1,686.24                      | 1,532.16                       | 2,082.24                       | 1,920.96                       | 2,164.32                         | 1,982.88                       |
| 90        | 1,838.88                      | 1,668.96                       | 2,269.44                       | 2,095.20                       | 2,358.72                         | 2,160.00                       |
| 91        | 2,004.48                      | 1,821.60                       | 2,473.92                       | 2,283.84                       | 2,571.84                         | 2,354.40                       |
| 92        | 2,185.92                      | 1,985.76                       | 2,697.12                       | 2,486.88                       | 2,803.68                         | 2,567.52                       |
| 93        | 2,380.32                      | 2,164.32                       | 2,939.04                       | 2,711.52                       | 3,055.68                         | 2,799.36                       |
| 94        | 2,596.32                      | 2,358.72                       | 3,204.00                       | 2,956.32                       | 3,330.72                         | 3,049.92                       |

**Exhibit V**

**Genworth Life Insurance Company  
Annual Premiums with 44% Increase  
Base + Nonforfeiture**

Form: 7035 et al

**Annual Premiums per \$10 Daily Benefit**

**Joint  
1,460 x Daily Payment Maximum Plan**

| Issue Age | No Benefit Increase Option    |                                | Simple Benefit Increase Option |                                | Compound Benefit Increase Option |                                |
|-----------|-------------------------------|--------------------------------|--------------------------------|--------------------------------|----------------------------------|--------------------------------|
|           | Elimination Period<br>50 Days | Elimination Period<br>100 Days | Elimination Period<br>50 Days  | Elimination Period<br>100 Days | Elimination Period<br>50 Days    | Elimination Period<br>100 Days |
| 18-24     | 44.64                         | 41.76                          | 61.92                          | 57.60                          | 92.16                            | 80.64                          |
| 25-29     | 50.40                         | 43.20                          | 67.68                          | 61.92                          | 97.92                            | 89.28                          |
| 30-34     | 56.16                         | 48.96                          | 74.88                          | 67.68                          | 106.56                           | 95.04                          |
| 35-39     | 57.60                         | 51.84                          | 79.20                          | 73.44                          | 113.76                           | 100.80                         |
| 40-44     | 61.92                         | 56.16                          | 87.84                          | 79.20                          | 123.84                           | 110.88                         |
| 45        | 61.92                         | 56.16                          | 87.84                          | 79.20                          | 123.84                           | 110.88                         |
| 46        | 61.92                         | 57.60                          | 89.28                          | 79.20                          | 125.28                           | 112.32                         |
| 47        | 63.36                         | 57.60                          | 92.16                          | 80.64                          | 126.72                           | 113.76                         |
| 48        | 63.36                         | 57.60                          | 93.60                          | 82.08                          | 129.60                           | 118.08                         |
| 49        | 67.68                         | 60.48                          | 93.60                          | 82.08                          | 129.60                           | 118.08                         |
| 50        | 67.68                         | 61.92                          | 97.92                          | 87.84                          | 135.36                           | 122.40                         |
| 51        | 67.68                         | 61.92                          | 99.36                          | 89.28                          | 135.36                           | 122.40                         |
| 52        | 69.12                         | 63.36                          | 100.80                         | 93.60                          | 138.24                           | 125.28                         |
| 53        | 73.44                         | 66.24                          | 108.00                         | 99.36                          | 144.00                           | 129.60                         |
| 54        | 76.32                         | 67.68                          | 113.76                         | 103.68                         | 149.76                           | 135.36                         |
| 55        | 80.64                         | 74.88                          | 122.40                         | 110.88                         | 155.52                           | 142.56                         |
| 56        | 82.08                         | 76.32                          | 126.72                         | 116.64                         | 161.28                           | 144.00                         |
| 57        | 92.16                         | 79.20                          | 141.12                         | 125.28                         | 172.80                           | 155.52                         |
| 58        | 97.92                         | 84.96                          | 145.44                         | 136.80                         | 185.76                           | 167.04                         |
| 59        | 106.56                        | 95.04                          | 156.96                         | 142.56                         | 192.96                           | 174.24                         |
| 60        | 113.76                        | 105.12                         | 169.92                         | 154.08                         | 207.36                           | 188.64                         |
| 61        | 123.84                        | 112.32                         | 180.00                         | 162.72                         | 223.20                           | 204.48                         |
| 62        | 138.24                        | 123.84                         | 192.96                         | 174.24                         | 236.16                           | 213.12                         |
| 63        | 144.00                        | 132.48                         | 210.24                         | 188.64                         | 253.44                           | 230.40                         |
| 64        | 155.52                        | 142.56                         | 226.08                         | 204.48                         | 266.40                           | 241.92                         |
| 65        | 164.16                        | 149.76                         | 241.92                         | 217.44                         | 285.12                           | 256.32                         |
| 66        | 177.12                        | 164.16                         | 257.76                         | 234.72                         | 299.52                           | 270.72                         |
| 67        | 190.08                        | 172.80                         | 276.48                         | 250.56                         | 318.24                           | 293.76                         |
| 68        | 208.80                        | 190.08                         | 299.52                         | 270.72                         | 345.60                           | 313.92                         |
| 69        | 230.40                        | 210.24                         | 328.32                         | 295.20                         | 375.84                           | 339.84                         |
| 70        | 257.76                        | 234.72                         | 352.80                         | 322.56                         | 404.64                           | 365.76                         |
| 71        | 280.80                        | 259.20                         | 381.60                         | 347.04                         | 437.76                           | 396.00                         |
| 72        | 309.60                        | 283.68                         | 416.16                         | 378.72                         | 475.20                           | 426.24                         |
| 73        | 338.40                        | 309.60                         | 453.60                         | 413.28                         | 511.20                           | 463.68                         |
| 74        | 370.08                        | 336.96                         | 496.80                         | 449.28                         | 550.08                           | 501.12                         |
| 75        | 404.64                        | 364.32                         | 542.88                         | 491.04                         | 590.40                           | 541.44                         |
| 76        | 439.20                        | 397.44                         | 586.08                         | 532.80                         | 639.36                           | 583.20                         |
| 77        | 485.28                        | 437.76                         | 637.92                         | 578.88                         | 686.88                           | 629.28                         |
| 78        | 531.36                        | 479.52                         | 686.88                         | 623.52                         | 732.96                           | 672.48                         |
| 79        | 576.00                        | 524.16                         | 734.40                         | 666.72                         | 781.92                           | 709.92                         |
| 80        | 627.84                        | 573.12                         | 783.36                         | 714.24                         | 829.44                           | 753.12                         |
| 81        | 686.88                        | 630.72                         | 846.72                         | 768.96                         | 889.92                           | 806.40                         |
| 82        | 757.44                        | 695.52                         | 917.28                         | 835.20                         | 957.60                           | 865.44                         |
| 83        | 832.32                        | 763.20                         | 996.48                         | 908.64                         | 1,033.92                         | 934.56                         |
| 84        | 918.72                        | 842.40                         | 1,094.40                       | 995.04                         | 1,121.76                         | 1,015.20                       |
| 85        | 1,002.24                      | 920.16                         | 1,192.32                       | 1,082.88                       | 1,224.00                         | 1,105.92                       |
| 86        | 1,094.40                      | 1,003.68                       | 1,300.32                       | 1,180.80                       | 1,332.00                         | 1,205.28                       |
| 87        | 1,192.32                      | 1,094.40                       | 1,416.96                       | 1,288.80                       | 1,452.96                         | 1,313.28                       |
| 88        | 1,300.32                      | 1,193.76                       | 1,546.56                       | 1,402.56                       | 1,585.44                         | 1,431.36                       |
| 89        | 1,416.96                      | 1,301.76                       | 1,686.24                       | 1,527.84                       | 1,725.12                         | 1,560.96                       |
| 90        | 1,546.56                      | 1,419.84                       | 1,834.56                       | 1,667.52                       | 1,880.64                         | 1,700.64                       |
| 91        | 1,686.24                      | 1,546.56                       | 2,000.16                       | 1,818.72                       | 2,052.00                         | 1,854.72                       |
| 92        | 1,834.56                      | 1,686.24                       | 2,181.60                       | 1,982.88                       | 2,236.32                         | 2,021.76                       |
| 93        | 2,000.16                      | 1,838.88                       | 2,376.00                       | 2,160.00                       | 2,435.04                         | 2,204.64                       |
| 94        | 2,181.60                      | 2,001.60                       | 2,592.00                       | 2,354.40                       | 2,652.48                         | 2,401.92                       |

**Exhibit V**

**Genworth Life Insurance Company  
Annual Premiums with 44% Increase  
Base + Nonforfeiture**

Form: 7035 et al

**Annual Premiums per \$10 Daily Benefit**

**Joint  
1,095 x Daily Payment Maximum Plan**

| Issue Age | <b>No Benefit Increase Option</b> |                                | <b>Simple Benefit Increase Option</b> |                                | <b>Compound Benefit Increase Option</b> |                                |
|-----------|-----------------------------------|--------------------------------|---------------------------------------|--------------------------------|---|--------------------------------|
|           | Elimination Period<br>50 Days     | Elimination Period<br>100 Days | Elimination Period<br>50 Days         | Elimination Period<br>100 Days | Elimination Period<br>50 Days           | Elimination Period<br>100 Days |
| 18-24     | 41.76                             | 37.44                          | 60.48                                 | 56.16                          | 86.40                                   | 79.20                          |
| 25-29     | 44.64                             | 41.76                          | 66.24                                 | 60.48                          | 92.16                                   | 86.40                          |
| 30-34     | 47.52                             | 44.64                          | 69.12                                 | 66.24                          | 99.36                                   | 92.16                          |
| 35-39     | 50.40                             | 47.52                          | 76.32                                 | 69.12                          | 108.00                                  | 99.36                          |
| 40-44     | 56.16                             | 50.40                          | 82.08                                 | 76.32                          | 113.76                                  | 108.00                         |
| 45        | 56.16                             | 50.40                          | 82.08                                 | 76.32                          | 113.76                                  | 108.00                         |
| 46        | 60.48                             | 51.84                          | 84.96                                 | 76.32                          | 118.08                                  | 110.88                         |
| 47        | 61.92                             | 54.72                          | 86.40                                 | 79.20                          | 122.40                                  | 110.88                         |
| 48        | 61.92                             | 54.72                          | 86.40                                 | 80.64                          | 122.40                                  | 112.32                         |
| 49        | 63.36                             | 54.72                          | 87.84                                 | 80.64                          | 123.84                                  | 113.76                         |
| 50        | 66.24                             | 56.16                          | 89.28                                 | 84.96                          | 125.28                                  | 113.76                         |
| 51        | 66.24                             | 57.60                          | 92.16                                 | 84.96                          | 126.72                                  | 116.64                         |
| 52        | 67.68                             | 57.60                          | 95.04                                 | 87.84                          | 131.04                                  | 122.40                         |
| 53        | 70.56                             | 60.48                          | 99.36                                 | 92.16                          | 135.36                                  | 123.84                         |
| 54        | 73.44                             | 61.92                          | 106.56                                | 99.36                          | 138.24                                  | 126.72                         |
| 55        | 79.20                             | 67.68                          | 113.76                                | 103.68                         | 145.44                                  | 131.04                         |
| 56        | 80.64                             | 70.56                          | 118.08                                | 110.88                         | 151.20                                  | 138.24                         |
| 57        | 89.28                             | 76.32                          | 126.72                                | 118.08                         | 161.28                                  | 148.32                         |
| 58        | 95.04                             | 80.64                          | 138.24                                | 126.72                         | 169.92                                  | 154.08                         |
| 59        | 103.68                            | 87.84                          | 148.32                                | 135.36                         | 181.44                                  | 164.16                         |
| 60        | 112.32                            | 95.04                          | 156.96                                | 142.56                         | 194.40                                  | 175.68                         |
| 61        | 118.08                            | 103.68                         | 169.92                                | 154.08                         | 207.36                                  | 188.64                         |
| 62        | 129.60                            | 110.88                         | 182.88                                | 164.16                         | 218.88                                  | 200.16                         |
| 63        | 138.24                            | 119.52                         | 194.40                                | 178.56                         | 236.16                                  | 213.12                         |
| 64        | 149.76                            | 126.72                         | 210.24                                | 191.52                         | 247.68                                  | 224.64                         |
| 65        | 159.84                            | 136.80                         | 223.20                                | 204.48                         | 263.52                                  | 241.92                         |
| 66        | 171.36                            | 145.44                         | 239.04                                | 218.88                         | 276.48                                  | 252.00                         |
| 67        | 184.32                            | 158.40                         | 256.32                                | 236.16                         | 296.64                                  | 269.28                         |
| 68        | 203.04                            | 174.24                         | 279.36                                | 256.32                         | 319.68                                  | 292.32                         |
| 69        | 224.64                            | 190.08                         | 305.28                                | 279.36                         | 348.48                                  | 319.68                         |
| 70        | 246.24                            | 213.12                         | 332.64                                | 303.84                         | 380.16                                  | 345.60                         |
| 71        | 273.60                            | 233.28                         | 362.88                                | 332.64                         | 410.40                                  | 374.40                         |
| 72        | 300.96                            | 259.20                         | 394.56                                | 361.44                         | 444.96                                  | 407.52                         |
| 73        | 329.76                            | 282.24                         | 430.56                                | 391.68                         | 479.52                                  | 440.64                         |
| 74        | 362.88                            | 309.60                         | 466.56                                | 426.24                         | 519.84                                  | 478.08                         |
| 75        | 397.44                            | 339.84                         | 508.32                                | 463.68                         | 561.60                                  | 515.52                         |
| 76        | 433.44                            | 370.08                         | 548.64                                | 499.68                         | 601.92                                  | 552.96                         |
| 77        | 478.08                            | 408.96                         | 597.60                                | 547.20                         | 653.76                                  | 600.48                         |
| 78        | 524.16                            | 446.40                         | 645.12                                | 591.84                         | 701.28                                  | 642.24                         |
| 79        | 564.48                            | 483.84                         | 692.64                                | 636.48                         | 747.36                                  | 685.44                         |
| 80        | 610.56                            | 525.60                         | 745.92                                | 684.00                         | 796.32                                  | 730.08                         |
| 81        | 671.04                            | 576.00                         | 807.84                                | 743.04                         | 858.24                                  | 786.24                         |
| 82        | 735.84                            | 632.16                         | 879.84                                | 807.84                         | 925.92                                  | 848.16                         |
| 83        | 812.16                            | 696.96                         | 957.60                                | 882.72                         | 1,002.24                                | 918.72                         |
| 84        | 898.56                            | 771.84                         | 1,051.20                              | 969.12                         | 1,090.08                                | 997.92                         |
| 85        | 980.64                            | 840.96                         | 1,144.80                              | 1,055.52                       | 1,189.44                                | 1,088.64                       |
| 86        | 1,068.48                          | 917.28                         | 1,247.04                              | 1,150.56                       | 1,294.56                                | 1,188.00                       |
| 87        | 1,162.08                          | 1,000.80                       | 1,359.36                              | 1,254.24                       | 1,412.64                                | 1,294.56                       |
| 88        | 1,267.20                          | 1,090.08                       | 1,481.76                              | 1,368.00                       | 1,540.80                                | 1,412.64                       |
| 89        | 1,380.96                          | 1,189.44                       | 1,614.24                              | 1,490.40                       | 1,679.04                                | 1,537.92                       |
| 90        | 1,504.80                          | 1,294.56                       | 1,759.68                              | 1,624.32                       | 1,830.24                                | 1,676.16                       |
| 91        | 1,640.16                          | 1,412.64                       | 1,919.52                              | 1,772.64                       | 1,995.84                                | 1,828.80                       |
| 92        | 1,787.04                          | 1,540.80                       | 2,093.76                              | 1,931.04                       | 2,175.84                                | 1,991.52                       |
| 93        | 1,946.88                          | 1,679.04                       | 2,280.96                              | 2,103.84                       | 2,371.68                                | 2,171.52                       |
| 94        | 2,122.56                          | 1,830.24                       | 2,485.44                              | 2,293.92                       | 2,584.80                                | 2,365.92                       |



SERFF Tracking #:

GEFA-128791274

State Tracking #:

Company Tracking #:

PREPCS\_2012

State: District of Columbia

Filing Company:

Genworth Life Insurance Company

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

Product Name: prePCS\_2012

Project Name/Number: prePCS\_2012/prePCS\_2012

## Supporting Document Schedules

|                    |                         | Item Status: | Status Date: |
|--------------------|-------------------------|--------------|--------------|
| Satisfied - Item:  | Actuarial Justification |              |              |
| Comments:          |                         |              |              |
| Attachment(s):     |                         |              |              |
| DC PrePCS Memo.pdf |                         |              |              |

|                    |                    | Item Status: | Status Date: |
|--------------------|--------------------|--------------|--------------|
| Satisfied - Item:  | DC prePCS Exhibits |              |              |
| Comments:          |                    |              |              |
| Attachment(s):     |                    |              |              |
| DC PrePCS Ex V.pdf |                    |              |              |

|                               |                      | Item Status: | Status Date: |
|-------------------------------|----------------------|--------------|--------------|
| Satisfied - Item:             | prePCS Current Rates |              |              |
| Comments:                     |                      |              |              |
| Attachment(s):                |                      |              |              |
| DC PrePCS - Current Rates.pdf |                      |              |              |

**Genworth Life Insurance Company**

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

**Actuarial Memorandum  
December 2012**

**Policy Forms 50001 et al, 50004 et al, 50018 et al, 60407 et al, 50021 et al, 60494 et al,  
7021 et al**

These forms were issued in your jurisdiction from March 1989 through November 1996 and are no longer being marketed in any state. Collectively they are known as the Pre-PCS policy forms.

### **1. Purpose of Filing**

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

A rate increase is being requested on the above-listed forms due to adverse experience.

Section 8 of this memorandum, Actuarial Assumptions, demonstrates compliance with District of Columbia Bulletin 03-PPI-005-11/24.

### **2. Confidentiality**

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

### **3. Description of Benefits**

Base forms 50001, 50004, and 50018, and Rider form 60407 are collectively known as the "50000 series". Base form 50021 and Rider form 60494A are collectively known as the "50020 series". Base form 7021 is known as part of the "PCP series". For policy forms under the PCP series, both a non tax qualified and tax qualified version may have been offered.

All forms were individually underwritten certificates that provide either comprehensive coverage or facility only coverage with the option to purchase a home health care rider. Some forms have a waiver of premium benefit. Some forms include an optional return of premium benefit that can be elected at issue. A nonforfeiture benefit rider may have been offered.

Each form has benefit eligibility requirements which involve ADL (Activities of Daily Living) deficiencies or cognitive impairment. A daily benefit, benefit period, and elimination period was selected at issue.

Some forms in the 50000 series include simple benefit increase or compound benefit increase options which were selected at issue. The simple benefit increase option will increase the benefit by a fixed amount (5% of the initial benefit) per year from the second year through the anniversary following the insured's 85th birthday. The compound benefit increase option will increase the prior year's daily maximum by 5% each year starting with the second policy year and continuing for the life of the certificate.

**Genworth Life Insurance Company**

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

**Actuarial Memorandum  
December 2012**

Some forms in the 50020 and PCP series include simple benefit increase or compound benefit increase options which were selected at issue. The simple benefit increase option will increase the original daily maximum by 5% each year starting with the second policy year and continuing for the life of the certificate. The compound benefit increase option will increase the prior year's daily maximum by 5% each year starting with the second policy year and continuing for the life of the certificate.

The available choices for benefit period, elimination period, and benefit increase option, by form, can be found in the attached rate tables.

**4. Marketing Method**

Certificates were sold through direct response mailings and captive agents that were provided leads from mass mailing responses.

**5. Underwriting Description**

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

**6. Renewability**

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

**7. Applicability**

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

**8. Actuarial Assumptions**

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

- a. Expected Claim Costs are the product of attained age frequency rates and continuance curves, adjusted by utilization rates and underwriting selection factors based on actual experience through 2011.

**Genworth Life Insurance Company**

**Address: 6620 West Broad Street, Richmond, VA 23230**

**Company NAIC No: 70025**

**Actuarial Memorandum**

**December 2012**

- b. Voluntary Termination Rates. Originally filed pricing assumptions as shown in the following table.

Voluntary Termination Rates

| Duration | 50000 series        |                         | 50020 series           |                           |                         |                            | PCP series            |
|----------|---------------------|-------------------------|------------------------|---------------------------|-------------------------|----------------------------|-----------------------|
|          | Facility Only Forms | LTC Forms or HHC Riders | NH Only Forms          |                           | HHC Riders              |                            | All Forms, All Issues |
|          |                     |                         | Issued prior to 1/1/93 | Issued on or after 1/1/93 | Issued prior to 10/3/95 | Issued on or after 10/3/95 |                       |
| 1        | 10.5%               | 8.5%                    | 8.5%                   | 8.0%                      | 8.5%                    | 8.0%                       | 8.0%                  |
| 2        | 7.5%                | 4.5%                    | 4.5%                   | 5.0%                      | 4.5%                    | 5.0%                       | 5.0%                  |
| 3        | 6.5%                | 4.5%                    | 4.5%                   | 5.0%                      | 4.5%                    | 5.0%                       | 5.0%                  |
| 4        | 5.5%                | 4.5%                    | 4.5%                   | 5.0%                      | 4.5%                    | 5.0%                       | 5.0%                  |
| 5+       | 4.5%                | 4.5%                    | 4.5%                   | 5.0%                      | 4.5%                    | 5.0%                       | 5.0%                  |

- c. Mortality. 1983 IAM Table, with selection grading from 47% in year 1 to 112% in years 13 and later, as indicated by actual experience through 2011.
- d. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate and that renewal commission rates will apply to the increased premium.
- e. Interest. Discounting and accumulating of earned premiums and incurred claims for the purpose of calculating historical, future and lifetime loss ratios is performed at 7.5%, the originally filed pricing assumption

## 9. Premiums

Premium rates are unisex, level (with the exception of rate increases) and payable for life, except for form 50018. For form 50018, premiums are payable to policy anniversary following attained age 65. The premiums vary by issue age, daily benefit, benefit period, elimination period, benefit increase option, and any applicable riders selected.

## 10. Issue Age Range

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

## 11. Area Factors

Area factors are not used for these products.

**Genworth Life Insurance Company**

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

**Actuarial Memorandum  
December 2012**

**12. Premium Modalization Rules**

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

| <b>Premium Mode</b> | <b>Modal Factors</b> | <b>Lifetime</b> | <b>Non-Lifetime</b> |
|---------------------|----------------------|-----------------|---------------------|
| Annual              | 1.000                | 51.9%           | 47.5%               |
| Semi-Annual         | 0.510                | 10.7%           | 12.5%               |
| Quarterly           | 0.260                | 17.6%           | 22.0%               |
| Monthly             | 0.090                | 19.9%           | 18.0%               |
| Total               |                      | 100.0%          | 100.0%              |

**13. Reserves**

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

**14. Trend Assumptions**

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

**15. Past and Future Policy Experience**

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

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

Exhibit I-A and II-A are for all certificates.  
Exhibit I-B and II-B are only for certificates with Lifetime Benefit Periods.  
Exhibit I-C and II-C are only for certificates with Limited Benefit Periods.

**Genworth Life Insurance Company**

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

**Actuarial Memorandum  
December 2012**

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

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

$LR_j$  = loss ratio for year j

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

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

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

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

$j$  = year of incurral

$v = 1 / 1.075 = 0.930233$

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

A lifetime loss ratio as of December 31, 2011 was calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at 7.5%.

## **16. Projected Earned Premiums and Incurred Claims**

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

## **17. History of Previous Rate Revisions**

A 9% rate increase on these policy forms was accepted in your jurisdiction on December 31, 2007.

**Genworth Life Insurance Company**

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

**Actuarial Memorandum  
December 2012**

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

The company is requesting a rate increase of 88% on certificates with a lifetime benefit, and 35% on certificates with all other benefit periods; although it is important to note that the company could actuarially justify a significantly higher increase based on our assumptions.

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

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

Current rate tables are included with this memorandum in Exhibit IV, attached separately.

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

**19. Washington, D.C. Average Annual Premium**

|                 | <b>Lifetime</b> | <b>Non-Lifetime</b> |
|-----------------|-----------------|---------------------|
| Before Increase | \$1,255         | \$1,219             |
| After Increase  | \$2,359         | \$1,646             |

**20. Proposed Effective Date**

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

**Genworth Life Insurance Company**

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

**Actuarial Memorandum  
December 2012**

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

By Issue Age:

| <b>Issue Age</b> | <b>Percent Distribution</b> |                     |
|------------------|-----------------------------|---------------------|
|                  | <b>Lifetime</b>             | <b>Non-Lifetime</b> |
| <55              | 10.1%                       | 3.6%                |
| 55-59            | 18.7%                       | 10.3%               |
| 60-64            | 33.7%                       | 29.5%               |
| 65-69            | 25.8%                       | 33.1%               |
| 70-74            | 9.6%                        | 17.5%               |
| 75-79            | 2.0%                        | 5.0%                |
| 80+              | 0.0%                        | 0.9%                |
| Average          | 62                          | 65                  |

By Elimination Period:

| <b>Elimination Period</b> | <b>Percent Distribution</b> |                     |
|---------------------------|-----------------------------|---------------------|
|                           | <b>Lifetime</b>             | <b>Non-Lifetime</b> |
| 20-day                    | 49.5%                       | 42.0%               |
| 30-day                    | 0.0%                        | <0.1%               |
| 90-day                    | 0.0%                        | <0.1%               |
| 100-day                   | 50.5%                       | 58.0%               |

By Benefit Period:

| <b>Benefit Period</b> | <b>Percent Distribution</b> |
|-----------------------|-----------------------------|
| Unlimited             | 58.3%                       |
| 6 year                | 0.5%                        |
| 5 year                | <0.1%                       |
| 4 year                | 27.7%                       |
| 3 year                | 7.8%                        |
| 2 year                | 5.6%                        |
| 1 year                | <0.1%                       |



**Genworth Life Insurance Company**

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

**Actuarial Memorandum  
December 2012**

By Inflation Protection Option:

| <b>Benefit Increase</b> | <b>Percent Distribution</b> |                     |
|-------------------------|-----------------------------|---------------------|
|                         | <b>Lifetime</b>             | <b>Non-Lifetime</b> |
| None                    | 44.7%                       | 44.0%               |
| Simple for Life         | 22.7%                       | 28.5%               |
| Simple to Age 85        | 19.4%                       | 15.5%               |
| Compound                | 13.2%                       | 12.0%               |

**22. Number of Policyholders**

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

|                  | <b>Number of Insureds</b> |                     | <b>In-force Annualized Premium</b> |                     |
|------------------|---------------------------|---------------------|------------------------------------|---------------------|
|                  | <b>Lifetime</b>           | <b>Non-Lifetime</b> | <b>Lifetime</b>                    | <b>Non-Lifetime</b> |
| Washington, D.C. | 73                        | 65                  | \$91,588                           | \$79,214            |
| Nationwide       | 52,021                    | 37,275              | \$54,457,353                       | \$36,123,880        |

**Genworth Life Insurance Company**

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

**Actuarial Memorandum  
December 2012**

**23. Actuarial Certification**

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

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

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

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



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

Date: December 17, 2012

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

| Calendar Year | Earned Premium | Incurred Claims | Loss Ratio | 7.50% Discount Factor |
|---------------|----------------|-----------------|------------|-----------------------|
| 1988          | 1,015,339      | 215,998         | 21.3%      | 5.4714                |
| 1989          | 35,345,609     | 2,829,064       | 8.0%       | 5.0897                |
| 1990          | 97,262,279     | 10,084,787      | 10.4%      | 4.7346                |
| 1991          | 152,904,076    | 19,576,931      | 12.8%      | 4.4043                |
| 1992          | 199,270,787    | 34,997,074      | 17.6%      | 4.0970                |
| 1993          | 244,529,203    | 58,272,484      | 23.8%      | 3.8112                |
| 1994          | 277,856,838    | 62,230,447      | 22.4%      | 3.5453                |
| 1995          | 285,941,113    | 80,110,024      | 28.0%      | 3.2979                |
| 1996          | 285,401,427    | 109,024,909     | 38.2%      | 3.0678                |
| 1997          | 281,816,821    | 115,816,171     | 41.1%      | 2.8538                |
| 1998          | 274,630,973    | 146,613,156     | 53.4%      | 2.6547                |
| 1999          | 260,872,482    | 161,214,140     | 61.8%      | 2.4695                |
| 2000          | 243,409,674    | 182,918,841     | 75.1%      | 2.2972                |
| 2001          | 223,619,620    | 202,694,400     | 90.6%      | 2.1369                |
| 2002          | 205,543,632    | 210,023,830     | 102.2%     | 1.9878                |
| 2003          | 188,423,641    | 220,265,986     | 116.9%     | 1.8491                |
| 2004          | 175,065,242    | 219,684,277     | 125.5%     | 1.7201                |
| 2005          | 162,410,199    | 230,427,678     | 141.9%     | 1.6001                |
| 2006          | 149,968,386    | 249,439,378     | 166.3%     | 1.4885                |
| 2007          | 137,859,980    | 259,974,984     | 188.6%     | 1.3846                |
| 2008          | 128,289,340    | 280,202,086     | 218.4%     | 1.2880                |
| 2009          | 122,690,025    | 292,589,444     | 238.5%     | 1.1982                |
| 2010          | 112,937,368    | 275,880,245     | 244.3%     | 1.1146                |
| 2011          | 102,435,183    | 279,739,926     | 273.1%     | 1.0368                |
| 2012          | 93,358,271     | 261,375,876     | 280.0%     | 0.9645                |
| 2013          | 81,384,619     | 250,320,650     | 307.6%     | 0.8972                |
| 2014          | 70,563,593     | 237,233,272     | 336.2%     | 0.8346                |
| 2015          | 60,843,231     | 222,834,494     | 366.2%     | 0.7764                |
| 2016          | 52,165,822     | 207,939,636     | 398.6%     | 0.7222                |
| 2017          | 44,468,861     | 192,680,692     | 433.3%     | 0.6718                |
| 2018          | 37,686,156     | 177,304,142     | 470.5%     | 0.6249                |
| 2019          | 31,748,971     | 162,405,536     | 511.5%     | 0.5813                |
| 2020          | 26,587,162     | 148,208,478     | 557.4%     | 0.5408                |
| 2021          | 22,130,324     | 134,634,598     | 608.4%     | 0.5031                |
| 2022          | 18,308,912     | 121,734,478     | 664.9%     | 0.4680                |
| 2023          | 15,049,806     | 109,563,276     | 728.0%     | 0.4353                |
| 2024          | 12,285,296     | 98,080,728      | 798.4%     | 0.4049                |
| 2025          | 9,959,041      | 87,272,749      | 876.3%     | 0.3767                |
| 2026          | 8,017,287      | 77,166,703      | 962.5%     | 0.3504                |
| 2027          | 6,409,540      | 67,793,433      | 1057.7%    | 0.3260                |
| 2028          | 5,089,076      | 59,183,496      | 1163.0%    | 0.3032                |
| 2029          | 4,013,278      | 51,344,462      | 1279.4%    | 0.2821                |
| 2030          | 3,143,815      | 44,268,237      | 1408.1%    | 0.2624                |
| 2031          | 2,446,676      | 37,940,225      | 1550.7%    | 0.2441                |
| 2032          | 1,892,077      | 32,328,996      | 1708.7%    | 0.2271                |
| 2033          | 1,454,262      | 27,388,955      | 1883.4%    | 0.2112                |
| 2034          | 1,111,224      | 23,066,328      | 2075.8%    | 0.1965                |
| 2035          | 844,390        | 19,311,780      | 2287.1%    | 0.1828                |
| 2036          | 638,266        | 16,084,853      | 2520.1%    | 0.1700                |
| 2037          | 480,077        | 13,323,841      | 2775.4%    | 0.1582                |
| 2038          | 359,412        | 10,968,441      | 3051.8%    | 0.1471                |
| 2039          | 267,884        | 8,972,065       | 3349.2%    | 0.1369                |
| 2040          | 198,810        | 7,289,974       | 3666.8%    | 0.1273                |
| 2041          | 146,922        | 5,881,372       | 4003.1%    | 0.1184                |
| 2042          | 108,110        | 4,715,218       | 4361.5%    | 0.1102                |
| 2043          | 79,194         | 3,749,615       | 4734.7%    | 0.1025                |
| 2044          | 57,736         | 2,955,296       | 5118.6%    | 0.0953                |
| 2045          | 41,878         | 2,307,439       | 5509.9%    | 0.0887                |
| 2046          | 30,208         | 1,784,029       | 5905.8%    | 0.0825                |
| 2047          | 21,660         | 1,364,604       | 6300.0%    | 0.0767                |
| 2048          | 15,431         | 1,032,581       | 6691.7%    | 0.0714                |
| 2049          | 10,915         | 771,657         | 7069.5%    | 0.0664                |
| 2050          | 7,662          | 569,913         | 7438.6%    | 0.0618                |
| 2051          | 5,332          | 415,134         | 7785.3%    | 0.0575                |
| 2052          | 3,676          | 298,250         | 8112.5%    | 0.0535                |
| Past          | 11,362,391,032 | 6,917,171,541   | 60.9%      |                       |
| Future        | 438,563,625    | 1,792,432,196   | 408.7%     |                       |
| Lifetime      | 11,800,954,657 | 8,709,603,737   | 73.8%      |                       |

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

| Calendar Year | Earned Premium | Incurred Claims | Loss Ratio | 7.50% Discount Factor |
|---------------|----------------|-----------------|------------|-----------------------|
| 1988          | 609,560        | 215,998         | 35.4%      | 5.4714                |
| 1989          | 21,341,635     | 1,865,507       | 8.7%       | 5.0897                |
| 1990          | 59,111,601     | 6,530,909       | 11.0%      | 4.7346                |
| 1991          | 88,555,363     | 11,790,791      | 13.3%      | 4.4043                |
| 1992          | 109,241,223    | 20,850,244      | 19.1%      | 4.0970                |
| 1993          | 129,317,116    | 37,185,342      | 28.8%      | 3.8112                |
| 1994          | 143,672,535    | 35,983,716      | 25.0%      | 3.5453                |
| 1995          | 147,415,136    | 48,007,985      | 32.6%      | 3.2979                |
| 1996          | 147,518,320    | 62,512,923      | 42.4%      | 3.0678                |
| 1997          | 144,282,143    | 62,241,347      | 43.1%      | 2.8538                |
| 1998          | 139,505,357    | 84,760,179      | 60.8%      | 2.6547                |
| 1999          | 133,244,354    | 91,666,813      | 68.8%      | 2.4695                |
| 2000          | 124,297,708    | 101,081,337     | 81.3%      | 2.2972                |
| 2001          | 113,521,438    | 116,412,850     | 102.5%     | 2.1369                |
| 2002          | 105,526,637    | 117,849,854     | 111.7%     | 1.9878                |
| 2003          | 95,927,151     | 124,019,881     | 129.3%     | 1.8491                |
| 2004          | 89,985,699     | 126,788,277     | 140.9%     | 1.7201                |
| 2005          | 84,590,475     | 134,438,617     | 158.9%     | 1.6001                |
| 2006          | 79,187,454     | 147,824,955     | 186.7%     | 1.4885                |
| 2007          | 73,811,886     | 154,254,558     | 209.0%     | 1.3846                |
| 2008          | 69,659,432     | 172,208,831     | 247.2%     | 1.2880                |
| 2009          | 67,570,545     | 187,244,939     | 277.1%     | 1.1982                |
| 2010          | 62,799,130     | 172,862,371     | 275.3%     | 1.1146                |
| 2011          | 57,351,407     | 180,588,639     | 314.9%     | 1.0368                |
| 2012          | 52,559,912     | 165,399,067     | 314.7%     | 0.9645                |
| 2013          | 46,123,435     | 157,561,728     | 341.6%     | 0.8972                |
| 2014          | 40,261,174     | 148,168,703     | 368.0%     | 0.8346                |
| 2015          | 34,953,777     | 138,019,553     | 394.9%     | 0.7764                |
| 2016          | 30,178,306     | 127,894,200     | 423.8%     | 0.7222                |
| 2017          | 25,908,618     | 117,878,090     | 455.0%     | 0.6718                |
| 2018          | 22,115,870     | 108,173,102     | 489.1%     | 0.6249                |
| 2019          | 18,769,076     | 99,174,434      | 528.4%     | 0.5813                |
| 2020          | 15,835,684     | 90,904,340      | 574.0%     | 0.5408                |
| 2021          | 13,282,170     | 83,157,170      | 626.1%     | 0.5031                |
| 2022          | 11,074,649     | 75,871,227      | 685.1%     | 0.4680                |
| 2023          | 9,176,322      | 69,006,128      | 752.0%     | 0.4353                |
| 2024          | 7,552,577      | 62,473,759      | 827.2%     | 0.4049                |
| 2025          | 6,174,567      | 56,241,347      | 910.9%     | 0.3767                |
| 2026          | 5,014,295      | 50,329,527      | 1003.7%    | 0.3504                |
| 2027          | 4,045,033      | 44,764,192      | 1106.6%    | 0.3260                |
| 2028          | 3,241,678      | 39,570,661      | 1220.7%    | 0.3032                |
| 2029          | 2,581,014      | 34,764,579      | 1346.9%    | 0.2821                |
| 2030          | 2,041,884      | 30,366,390      | 1487.2%    | 0.2624                |
| 2031          | 1,605,283      | 26,376,320      | 1643.1%    | 0.2441                |
| 2032          | 1,254,365      | 22,779,893      | 1816.0%    | 0.2271                |
| 2033          | 974,390        | 19,561,826      | 2007.6%    | 0.2112                |
| 2034          | 752,616        | 16,699,609      | 2218.9%    | 0.1965                |
| 2035          | 578,159        | 14,170,922      | 2451.0%    | 0.1828                |
| 2036          | 441,835        | 11,960,297      | 2707.0%    | 0.1700                |
| 2037          | 335,978        | 10,036,030      | 2987.1%    | 0.1582                |
| 2038          | 254,263        | 8,365,681       | 3290.2%    | 0.1471                |
| 2039          | 191,531        | 6,924,519       | 3615.4%    | 0.1369                |
| 2040          | 143,617        | 5,690,004       | 3961.9%    | 0.1273                |
| 2041          | 107,194        | 4,638,988       | 4327.7%    | 0.1184                |
| 2042          | 79,629         | 3,755,240       | 4715.9%    | 0.1102                |
| 2043          | 58,858         | 3,012,439       | 5118.1%    | 0.1025                |
| 2044          | 43,274         | 2,393,475       | 5530.9%    | 0.0953                |
| 2045          | 31,636         | 1,882,511       | 5950.6%    | 0.0887                |
| 2046          | 22,985         | 1,464,213       | 6370.3%    | 0.0825                |
| 2047          | 16,589         | 1,125,468       | 6784.5%    | 0.0767                |
| 2048          | 11,886         | 855,144         | 7194.3%    | 0.0714                |
| 2049          | 8,451          | 640,752         | 7582.4%    | 0.0664                |
| 2050          | 5,957          | 474,162         | 7959.8%    | 0.0618                |
| 2051          | 4,160          | 345,879         | 8313.7%    | 0.0575                |
| 2052          | 2,876          | 248,481         | 8639.2%    | 0.0535                |
| Past          | 6,007,111,705  | 4,064,827,616   | 67.7%      |                       |
| Future        | 253,262,929    | 1,123,719,619   | 443.7%     |                       |
| Lifetime      | 6,260,374,634  | 5,188,547,235   | 82.9%      |                       |

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

| Calendar Year | Earned Premium | Incurred Claims | Loss Ratio | 7.50% Discount Factor |
|---------------|----------------|-----------------|------------|-----------------------|
| 1988          | 405,779        | 0               | 0.0%       | 5.4714                |
| 1989          | 14,003,974     | 963,557         | 6.9%       | 5.0897                |
| 1990          | 38,150,678     | 3,553,878       | 9.3%       | 4.7346                |
| 1991          | 64,348,713     | 7,786,140       | 12.1%      | 4.4043                |
| 1992          | 90,029,564     | 14,146,829      | 15.7%      | 4.0970                |
| 1993          | 115,212,087    | 21,087,143      | 18.3%      | 3.8112                |
| 1994          | 134,184,304    | 26,246,731      | 19.6%      | 3.5453                |
| 1995          | 138,525,977    | 32,102,040      | 23.2%      | 3.2979                |
| 1996          | 137,883,107    | 46,511,986      | 33.7%      | 3.0678                |
| 1997          | 137,534,678    | 53,574,824      | 39.0%      | 2.8538                |
| 1998          | 135,125,616    | 61,852,977      | 45.8%      | 2.6547                |
| 1999          | 127,628,128    | 69,547,327      | 54.5%      | 2.4695                |
| 2000          | 119,111,966    | 81,837,504      | 68.7%      | 2.2972                |
| 2001          | 110,098,182    | 86,281,550      | 78.4%      | 2.1369                |
| 2002          | 100,016,995    | 92,173,976      | 92.2%      | 1.9878                |
| 2003          | 92,496,490     | 96,246,105      | 104.1%     | 1.8491                |
| 2004          | 85,079,542     | 92,896,000      | 109.2%     | 1.7201                |
| 2005          | 77,819,724     | 95,989,061      | 123.3%     | 1.6001                |
| 2006          | 70,780,932     | 101,614,423     | 143.6%     | 1.4885                |
| 2007          | 64,048,094     | 105,720,426     | 165.1%     | 1.3846                |
| 2008          | 58,629,908     | 107,993,254     | 184.2%     | 1.2880                |
| 2009          | 55,119,480     | 105,344,505     | 191.1%     | 1.1982                |
| 2010          | 50,138,238     | 103,017,874     | 205.5%     | 1.1146                |
| 2011          | 45,083,776     | 99,151,287      | 219.9%     | 1.0368                |
| 2012          | 40,798,359     | 95,976,810      | 235.2%     | 0.9645                |
| 2013          | 35,261,184     | 92,758,922      | 263.1%     | 0.8972                |
| 2014          | 30,302,419     | 89,064,569      | 293.9%     | 0.8346                |
| 2015          | 25,889,454     | 84,814,941      | 327.6%     | 0.7764                |
| 2016          | 21,987,516     | 80,045,436      | 364.0%     | 0.7222                |
| 2017          | 18,560,243     | 74,802,602      | 403.0%     | 0.6718                |
| 2018          | 15,570,286     | 69,131,040      | 444.0%     | 0.6249                |
| 2019          | 12,979,895     | 63,231,102      | 487.1%     | 0.5813                |
| 2020          | 10,751,478     | 57,304,138      | 533.0%     | 0.5408                |
| 2021          | 8,848,154      | 51,477,427      | 581.8%     | 0.5031                |
| 2022          | 7,234,262      | 45,863,251      | 634.0%     | 0.4680                |
| 2023          | 5,873,484      | 40,557,149      | 690.5%     | 0.4353                |
| 2024          | 4,732,719      | 35,606,970      | 752.4%     | 0.4049                |
| 2025          | 3,784,473      | 31,031,402      | 820.0%     | 0.3767                |
| 2026          | 3,002,992      | 26,837,176      | 893.7%     | 0.3504                |
| 2027          | 2,364,507      | 23,029,241      | 974.0%     | 0.3260                |
| 2028          | 1,847,398      | 19,612,835      | 1061.6%    | 0.3032                |
| 2029          | 1,432,264      | 16,579,883      | 1157.6%    | 0.2821                |
| 2030          | 1,101,931      | 13,901,847      | 1261.6%    | 0.2624                |
| 2031          | 841,393        | 11,563,905      | 1374.4%    | 0.2441                |
| 2032          | 637,712        | 9,549,103       | 1497.4%    | 0.2271                |
| 2033          | 479,872        | 7,827,129       | 1631.1%    | 0.2112                |
| 2034          | 358,609        | 6,366,719       | 1775.4%    | 0.1965                |
| 2035          | 266,231        | 5,140,858       | 1931.0%    | 0.1828                |
| 2036          | 196,431        | 4,124,557       | 2099.8%    | 0.1700                |
| 2037          | 144,099        | 3,287,811       | 2281.6%    | 0.1582                |
| 2038          | 105,149        | 2,602,760       | 2475.3%    | 0.1471                |
| 2039          | 76,353         | 2,047,546       | 2681.7%    | 0.1369                |
| 2040          | 55,193         | 1,599,970       | 2898.8%    | 0.1273                |
| 2041          | 39,728         | 1,242,383       | 3127.2%    | 0.1184                |
| 2042          | 28,481         | 959,977         | 3370.6%    | 0.1102                |
| 2043          | 20,336         | 737,176         | 3625.0%    | 0.1025                |
| 2044          | 14,462         | 561,821         | 3884.8%    | 0.0953                |
| 2045          | 10,242         | 424,928         | 4148.7%    | 0.0887                |
| 2046          | 7,223          | 319,816         | 4427.6%    | 0.0825                |
| 2047          | 5,072          | 239,136         | 4715.2%    | 0.0767                |
| 2048          | 3,544          | 177,437         | 5006.2%    | 0.0714                |
| 2049          | 2,465          | 130,905         | 5311.2%    | 0.0664                |
| 2050          | 1,705          | 95,751          | 5617.0%    | 0.0618                |
| 2051          | 1,172          | 69,254          | 5909.5%    | 0.0575                |
| 2052          | 800            | 49,769          | 6219.7%    | 0.0535                |
| Past          | 5,355,279,327  | 2,852,343,925   | 53.3%      |                       |
| Future        | 185,300,697    | 668,712,577     | 360.9%     |                       |
| Lifetime      | 5,540,580,023  | 3,521,056,501   | 63.6%      |                       |

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

| Calendar Year | Earned Premium | Incurred Claims | Loss Ratio | Discount Factor |
|---------------|----------------|-----------------|------------|-----------------|
| 1988          | 1,015,339      | 215,998         | 21.3%      | 5.4714          |
| 1989          | 35,345,609     | 2,829,064       | 8.0%       | 5.0897          |
| 1990          | 97,262,279     | 10,084,787      | 10.4%      | 4.7346          |
| 1991          | 152,904,076    | 19,576,931      | 12.8%      | 4.4043          |
| 1992          | 199,270,787    | 34,997,074      | 17.6%      | 4.0970          |
| 1993          | 244,529,203    | 58,272,484      | 23.8%      | 3.8112          |
| 1994          | 277,856,838    | 62,230,447      | 22.4%      | 3.5453          |
| 1995          | 285,941,113    | 80,110,024      | 28.0%      | 3.2979          |
| 1996          | 285,401,427    | 109,024,909     | 38.2%      | 3.0678          |
| 1997          | 281,816,821    | 115,816,171     | 41.1%      | 2.8538          |
| 1998          | 274,630,973    | 146,613,156     | 53.4%      | 2.6547          |
| 1999          | 260,872,482    | 161,214,140     | 61.8%      | 2.4695          |
| 2000          | 243,409,674    | 182,918,841     | 75.1%      | 2.2972          |
| 2001          | 223,619,620    | 202,694,400     | 90.6%      | 2.1369          |
| 2002          | 205,543,632    | 210,023,830     | 102.2%     | 1.9878          |
| 2003          | 188,423,641    | 220,265,986     | 116.9%     | 1.8491          |
| 2004          | 175,065,242    | 219,684,277     | 125.5%     | 1.7201          |
| 2005          | 162,410,199    | 230,427,678     | 141.9%     | 1.6001          |
| 2006          | 149,968,386    | 249,439,378     | 166.3%     | 1.4885          |
| 2007          | 137,859,980    | 259,974,984     | 188.6%     | 1.3846          |
| 2008          | 128,289,340    | 280,202,086     | 218.4%     | 1.2880          |
| 2009          | 122,690,025    | 292,589,444     | 238.5%     | 1.1982          |
| 2010          | 112,937,368    | 275,880,245     | 244.3%     | 1.1146          |
| 2011          | 102,435,183    | 279,739,926     | 273.1%     | 1.0368          |
| 2012          | 153,890,419    | 261,375,876     | 169.8%     | 0.9645          |
| 2013          | 134,314,657    | 250,320,650     | 186.4%     | 0.8972          |
| 2014          | 116,599,273    | 237,233,272     | 203.5%     | 0.8346          |
| 2015          | 100,663,864    | 222,834,494     | 221.4%     | 0.7764          |
| 2016          | 86,418,362     | 207,939,636     | 240.6%     | 0.7222          |
| 2017          | 73,764,530     | 192,680,692     | 261.2%     | 0.6718          |
| 2018          | 62,597,721     | 177,304,142     | 283.2%     | 0.6249          |
| 2019          | 52,808,721     | 162,405,536     | 307.5%     | 0.5813          |
| 2020          | 44,285,582     | 148,208,478     | 334.7%     | 0.5408          |
| 2021          | 36,915,487     | 134,634,598     | 364.7%     | 0.5031          |
| 2022          | 30,586,595     | 121,734,478     | 398.0%     | 0.4680          |
| 2023          | 25,180,689     | 109,563,276     | 435.1%     | 0.4353          |
| 2024          | 20,588,015     | 98,080,728      | 476.4%     | 0.4049          |
| 2025          | 16,717,226     | 87,272,749      | 522.1%     | 0.3767          |
| 2026          | 13,480,913     | 77,166,703      | 572.4%     | 0.3504          |
| 2027          | 10,796,747     | 67,793,433      | 627.9%     | 0.3260          |
| 2028          | 8,588,343      | 59,183,496      | 689.1%     | 0.3032          |
| 2029          | 6,785,863      | 51,344,462      | 756.6%     | 0.2821          |
| 2030          | 5,326,348      | 44,268,237      | 831.1%     | 0.2624          |
| 2031          | 4,153,813      | 37,940,225      | 913.4%     | 0.2441          |
| 2032          | 3,219,118      | 32,328,996      | 1004.3%    | 0.2271          |
| 2033          | 2,479,680      | 27,388,955      | 1104.5%    | 0.2112          |
| 2034          | 1,899,039      | 23,066,328      | 1214.6%    | 0.1965          |
| 2035          | 1,446,352      | 19,311,780      | 1335.2%    | 0.1828          |
| 2036          | 1,095,832      | 16,084,853      | 1467.8%    | 0.1700          |
| 2037          | 826,172        | 13,323,841      | 1612.7%    | 0.1582          |
| 2038          | 619,966        | 10,968,441      | 1769.2%    | 0.1471          |
| 2039          | 463,155        | 8,972,065       | 1937.2%    | 0.1369          |
| 2040          | 344,510        | 7,289,974       | 2116.0%    | 0.1273          |
| 2041          | 255,157        | 5,881,372       | 2305.0%    | 0.1184          |
| 2042          | 188,151        | 4,715,218       | 2506.1%    | 0.1102          |
| 2043          | 138,107        | 3,749,615       | 2715.0%    | 0.1025          |
| 2044          | 100,880        | 2,955,296       | 2929.5%    | 0.0953          |
| 2045          | 73,302         | 2,307,439       | 3147.8%    | 0.0887          |
| 2046          | 52,963         | 1,784,029       | 3368.4%    | 0.0825          |
| 2047          | 38,034         | 1,364,604       | 3587.9%    | 0.0767          |
| 2048          | 27,131         | 1,032,581       | 3805.9%    | 0.0714          |
| 2049          | 19,214         | 771,657         | 4016.0%    | 0.0664          |
| 2050          | 13,500         | 569,913         | 4221.5%    | 0.0618          |
| 2051          | 9,404          | 415,134         | 4414.7%    | 0.0575          |
| 2052          | 6,488          | 298,250         | 4597.3%    | 0.0535          |
| Past          | 11,362,391,032 | 6,917,171,541   | 60.9%      |                 |
| Future        | 726,290,246    | 1,792,432,196   | 246.8%     |                 |
| Lifetime      | 12,088,681,278 | 8,709,603,737   | 72.0%      |                 |

Exhibit II-B: Pre-PCS Policy Forms - Nationwide Experience Projection  
 Lifetime Maximum Benefit Period with 88% Rate Increase

| Calendar Year | Earned Premium | Incurred Claims | Loss Ratio | 7.50% Discount Factor |
|---------------|----------------|-----------------|------------|-----------------------|
| 1988          | 609,560        | 215,998         | 35.4%      | 5.4714                |
| 1989          | 21,341,635     | 1,865,507       | 8.7%       | 5.0897                |
| 1990          | 59,111,601     | 6,530,909       | 11.0%      | 4.7346                |
| 1991          | 88,555,363     | 11,790,791      | 13.3%      | 4.4043                |
| 1992          | 109,241,223    | 20,850,244      | 19.1%      | 4.0970                |
| 1993          | 129,317,116    | 37,185,342      | 28.8%      | 3.8112                |
| 1994          | 143,672,535    | 35,983,716      | 25.0%      | 3.5453                |
| 1995          | 147,415,136    | 48,007,985      | 32.6%      | 3.2979                |
| 1996          | 147,518,320    | 62,512,923      | 42.4%      | 3.0678                |
| 1997          | 144,282,143    | 62,241,347      | 43.1%      | 2.8538                |
| 1998          | 139,505,357    | 84,760,179      | 60.8%      | 2.6547                |
| 1999          | 133,244,354    | 91,666,813      | 68.8%      | 2.4695                |
| 2000          | 124,297,708    | 101,081,337     | 81.3%      | 2.2972                |
| 2001          | 113,521,438    | 116,412,850     | 102.5%     | 2.1369                |
| 2002          | 105,526,637    | 117,849,854     | 111.7%     | 1.9878                |
| 2003          | 95,927,151     | 124,019,881     | 129.3%     | 1.8491                |
| 2004          | 89,985,699     | 126,788,277     | 140.9%     | 1.7201                |
| 2005          | 84,590,475     | 134,438,617     | 158.9%     | 1.6001                |
| 2006          | 79,187,454     | 147,824,955     | 186.7%     | 1.4885                |
| 2007          | 73,811,886     | 154,254,558     | 209.0%     | 1.3846                |
| 2008          | 69,659,432     | 172,208,831     | 247.2%     | 1.2880                |
| 2009          | 67,570,545     | 187,244,939     | 277.1%     | 1.1982                |
| 2010          | 62,799,130     | 172,862,371     | 275.3%     | 1.1146                |
| 2011          | 57,351,407     | 180,588,639     | 314.9%     | 1.0368                |
| 2012          | 98,812,635     | 165,399,067     | 167.4%     | 0.9645                |
| 2013          | 86,712,059     | 157,561,728     | 181.7%     | 0.8972                |
| 2014          | 75,691,007     | 148,168,703     | 195.8%     | 0.8346                |
| 2015          | 65,713,101     | 138,019,553     | 210.0%     | 0.7764                |
| 2016          | 56,735,215     | 127,894,200     | 225.4%     | 0.7222                |
| 2017          | 48,708,201     | 117,878,090     | 242.0%     | 0.6718                |
| 2018          | 41,577,835     | 108,173,102     | 260.2%     | 0.6249                |
| 2019          | 35,285,863     | 99,174,434      | 281.1%     | 0.5813                |
| 2020          | 29,771,086     | 90,904,340      | 305.3%     | 0.5408                |
| 2021          | 24,970,479     | 83,157,170      | 333.0%     | 0.5031                |
| 2022          | 20,820,340     | 75,871,227      | 364.4%     | 0.4680                |
| 2023          | 17,251,486     | 69,006,128      | 400.0%     | 0.4353                |
| 2024          | 14,198,845     | 62,473,759      | 440.0%     | 0.4049                |
| 2025          | 11,608,187     | 56,241,347      | 484.5%     | 0.3767                |
| 2026          | 9,426,874      | 50,329,527      | 533.9%     | 0.3504                |
| 2027          | 7,604,662      | 44,764,192      | 588.6%     | 0.3260                |
| 2028          | 6,094,355      | 39,570,661      | 649.3%     | 0.3032                |
| 2029          | 4,852,306      | 34,764,579      | 716.5%     | 0.2821                |
| 2030          | 3,838,742      | 30,366,390      | 791.1%     | 0.2624                |
| 2031          | 3,017,932      | 26,376,320      | 874.0%     | 0.2441                |
| 2032          | 2,358,207      | 22,779,893      | 966.0%     | 0.2271                |
| 2033          | 1,831,853      | 19,561,826      | 1067.9%    | 0.2112                |
| 2034          | 1,414,917      | 16,699,609      | 1180.3%    | 0.1965                |
| 2035          | 1,086,940      | 14,170,922      | 1303.7%    | 0.1828                |
| 2036          | 830,650        | 11,960,297      | 1439.9%    | 0.1700                |
| 2037          | 631,638        | 10,036,030      | 1588.9%    | 0.1582                |
| 2038          | 478,014        | 8,365,681       | 1750.1%    | 0.1471                |
| 2039          | 360,078        | 6,924,519       | 1923.1%    | 0.1369                |
| 2040          | 269,999        | 5,690,004       | 2107.4%    | 0.1273                |
| 2041          | 201,524        | 4,638,988       | 2302.0%    | 0.1184                |
| 2042          | 149,702        | 3,755,240       | 2508.5%    | 0.1102                |
| 2043          | 110,653        | 3,012,439       | 2722.4%    | 0.1025                |
| 2044          | 81,356         | 2,393,475       | 2942.0%    | 0.0953                |
| 2045          | 59,475         | 1,882,511       | 3165.2%    | 0.0887                |
| 2046          | 43,212         | 1,464,213       | 3388.5%    | 0.0825                |
| 2047          | 31,187         | 1,125,468       | 3608.8%    | 0.0767                |
| 2048          | 22,346         | 855,144         | 3826.8%    | 0.0714                |
| 2049          | 15,887         | 640,752         | 4033.2%    | 0.0664                |
| 2050          | 11,199         | 474,162         | 4234.0%    | 0.0618                |
| 2051          | 7,821          | 345,879         | 4422.2%    | 0.0575                |
| 2052          | 5,407          | 248,481         | 4595.3%    | 0.0535                |
| Past          | 6,007,111,705  | 4,064,827,616   | 67.7%      |                       |
| Future        | 476,134,306    | 1,123,719,619   | 236.0%     |                       |
| Lifetime      | 6,483,246,011  | 5,188,547,235   | 80.0%      |                       |

Exhibit II-C: Pre-PCS Policy Forms - Nationwide Experience Projection  
 Limited Maximum Benefit Period with 35% Rate Increase

| Calendar Year | Earned Premium | Incurred Claims | Loss Ratio | 7.50% Discount Factor |
|---------------|----------------|-----------------|------------|-----------------------|
| 1988          | 405,779        | 0               | 0.0%       | 5.4714                |
| 1989          | 14,003,974     | 963,557         | 6.9%       | 5.0897                |
| 1990          | 38,150,678     | 3,553,878       | 9.3%       | 4.7346                |
| 1991          | 64,348,713     | 7,786,140       | 12.1%      | 4.4043                |
| 1992          | 90,029,564     | 14,146,829      | 15.7%      | 4.0970                |
| 1993          | 115,212,087    | 21,087,143      | 18.3%      | 3.8112                |
| 1994          | 134,184,304    | 26,246,731      | 19.6%      | 3.5453                |
| 1995          | 138,525,977    | 32,102,040      | 23.2%      | 3.2979                |
| 1996          | 137,883,107    | 46,511,986      | 33.7%      | 3.0678                |
| 1997          | 137,534,678    | 53,574,824      | 39.0%      | 2.8538                |
| 1998          | 135,125,616    | 61,852,977      | 45.8%      | 2.6547                |
| 1999          | 127,628,128    | 69,547,327      | 54.5%      | 2.4695                |
| 2000          | 119,111,966    | 81,837,504      | 68.7%      | 2.2972                |
| 2001          | 110,098,182    | 86,281,550      | 78.4%      | 2.1369                |
| 2002          | 100,016,995    | 92,173,976      | 92.2%      | 1.9878                |
| 2003          | 92,496,490     | 96,246,105      | 104.1%     | 1.8491                |
| 2004          | 85,079,542     | 92,896,000      | 109.2%     | 1.7201                |
| 2005          | 77,819,724     | 95,989,061      | 123.3%     | 1.6001                |
| 2006          | 70,780,932     | 101,614,423     | 143.6%     | 1.4885                |
| 2007          | 64,048,094     | 105,720,426     | 165.1%     | 1.3846                |
| 2008          | 58,629,908     | 107,993,254     | 184.2%     | 1.2880                |
| 2009          | 55,119,480     | 105,344,505     | 191.1%     | 1.1982                |
| 2010          | 50,138,238     | 103,017,874     | 205.5%     | 1.1146                |
| 2011          | 45,083,776     | 99,151,287      | 219.9%     | 1.0368                |
| 2012          | 55,077,784     | 95,976,810      | 174.3%     | 0.9645                |
| 2013          | 47,602,598     | 92,758,922      | 194.9%     | 0.8972                |
| 2014          | 40,908,266     | 89,064,569      | 217.7%     | 0.8346                |
| 2015          | 34,950,763     | 84,814,941      | 242.7%     | 0.7764                |
| 2016          | 29,683,147     | 80,045,436      | 269.7%     | 0.7222                |
| 2017          | 25,056,329     | 74,802,602      | 298.5%     | 0.6718                |
| 2018          | 21,019,886     | 69,131,040      | 328.9%     | 0.6249                |
| 2019          | 17,522,858     | 63,231,102      | 360.8%     | 0.5813                |
| 2020          | 14,514,495     | 57,304,138      | 394.8%     | 0.5408                |
| 2021          | 11,945,008     | 51,477,427      | 431.0%     | 0.5031                |
| 2022          | 9,766,254      | 45,863,251      | 469.6%     | 0.4680                |
| 2023          | 7,929,203      | 40,557,149      | 511.5%     | 0.4353                |
| 2024          | 6,389,171      | 35,606,970      | 557.3%     | 0.4049                |
| 2025          | 5,109,039      | 31,031,402      | 607.4%     | 0.3767                |
| 2026          | 4,054,039      | 26,837,176      | 662.0%     | 0.3504                |
| 2027          | 3,192,085      | 23,029,241      | 721.4%     | 0.3260                |
| 2028          | 2,493,988      | 19,612,835      | 786.4%     | 0.3032                |
| 2029          | 1,933,557      | 16,579,883      | 857.5%     | 0.2821                |
| 2030          | 1,487,606      | 13,901,847      | 934.5%     | 0.2624                |
| 2031          | 1,135,880      | 11,563,905      | 1018.1%    | 0.2441                |
| 2032          | 860,911        | 9,549,103       | 1109.2%    | 0.2271                |
| 2033          | 647,827        | 7,827,129       | 1208.2%    | 0.2112                |
| 2034          | 484,122        | 6,366,719       | 1315.1%    | 0.1965                |
| 2035          | 359,412        | 5,140,858       | 1430.4%    | 0.1828                |
| 2036          | 265,182        | 4,124,557       | 1555.4%    | 0.1700                |
| 2037          | 194,534        | 3,287,811       | 1690.1%    | 0.1582                |
| 2038          | 141,951        | 2,602,760       | 1833.6%    | 0.1471                |
| 2039          | 103,077        | 2,047,546       | 1986.4%    | 0.1369                |
| 2040          | 74,511         | 1,599,970       | 2147.3%    | 0.1273                |
| 2041          | 53,633         | 1,242,383       | 2316.4%    | 0.1184                |
| 2042          | 38,449         | 959,977         | 2496.8%    | 0.1102                |
| 2043          | 27,454         | 737,176         | 2685.2%    | 0.1025                |
| 2044          | 19,524         | 561,821         | 2877.6%    | 0.0953                |
| 2045          | 13,827         | 424,928         | 3073.1%    | 0.0887                |
| 2046          | 9,751          | 319,816         | 3279.7%    | 0.0825                |
| 2047          | 6,847          | 239,136         | 3492.7%    | 0.0767                |
| 2048          | 4,785          | 177,437         | 3708.3%    | 0.0714                |
| 2049          | 3,327          | 130,905         | 3934.2%    | 0.0664                |
| 2050          | 2,301          | 95,751          | 4160.8%    | 0.0618                |
| 2051          | 1,582          | 69,254          | 4377.4%    | 0.0575                |
| 2052          | 1,080          | 49,769          | 4607.2%    | 0.0535                |
| Past          | 5,355,279,327  | 2,852,343,925   | 53.3%      |                       |
| Future        | 250,155,940    | 668,712,577     | 267.3%     |                       |
| Lifetime      | 5,605,435,267  | 3,521,056,501   | 62.8%      |                       |



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

|                             | Calendar Year | Earned Premiums | Incurred Claims | Loss Ratio | Life Years |
|-----------------------------|---------------|-----------------|-----------------|------------|------------|
| Historical Experience       | 1988          | 0               | 0               | 0.0%       | 0          |
|                             | 1989          | 59,521          | 0               | 0.0%       | 70         |
|                             | 1990          | 293,990         | 0               | 0.0%       | 233        |
|                             | 1991          | 542,503         | 43,050          | 7.9%       | 303        |
|                             | 1992          | 683,000         | 61,704          | 9.0%       | 380        |
|                             | 1993          | 775,328         | 502,173         | 64.8%      | 418        |
|                             | 1994          | 805,096         | 266,422         | 33.1%      | 430        |
|                             | 1995          | 776,649         | 24,751          | 3.2%       | 422        |
|                             | 1996          | 727,658         | 529,224         | 72.7%      | 401        |
|                             | 1997          | 689,500         | 196,413         | 28.5%      | 384        |
|                             | 1998          | 644,661         | 518,025         | 80.4%      | 365        |
|                             | 1999          | 609,600         | 258,074         | 42.3%      | 347        |
|                             | 2000          | 550,127         | 474,255         | 86.2%      | 316        |
|                             | 2001          | 508,464         | 265,148         | 52.1%      | 299        |
|                             | 2002          | 471,764         | 738,675         | 156.6%     | 282        |
|                             | 2003          | 419,398         | 866,802         | 206.7%     | 257        |
|                             | 2004          | 363,564         | 392,966         | 108.1%     | 232        |
|                             | 2005          | 316,690         | 822,751         | 259.8%     | 213        |
|                             | 2006          | 286,531         | 613,210         | 214.0%     | 203        |
|                             | 2007          | 260,218         | 914,116         | 351.3%     | 193        |
|                             | 2008          | 240,840         | 938,907         | 389.8%     | 174        |
| 2009                        | 233,343       | 893,090         | 382.7%          | 165        |            |
| 2010                        | 215,647       | 95,153          | 44.1%           | 149        |            |
| 2011                        | 197,616       | 226,868         | 114.8%          | 138        |            |
| Projected Future Experience | 2012          | 179,657         | 513,308         | 285.7%     | 123        |
|                             | 2013          | 154,270         | 479,211         | 310.6%     | 109        |
|                             | 2014          | 131,861         | 443,081         | 336.0%     | 96         |
|                             | 2015          | 112,210         | 405,118         | 361.0%     | 84         |
|                             | 2016          | 95,092          | 369,190         | 388.2%     | 73         |
|                             | 2017          | 80,282          | 335,436         | 417.8%     | 64         |
|                             | 2018          | 67,552          | 303,941         | 449.9%     | 55         |
|                             | 2019          | 56,677          | 275,815         | 486.6%     | 48         |
|                             | 2020          | 47,436          | 251,846         | 530.9%     | 42         |
|                             | 2021          | 39,619          | 229,812         | 580.1%     | 36         |
|                             | 2022          | 33,033          | 211,208         | 639.4%     | 31         |
|                             | 2023          | 27,493          | 195,753         | 712.0%     | 27         |
|                             | 2024          | 22,838          | 182,597         | 799.5%     | 23         |
|                             | 2025          | 18,941          | 171,092         | 903.3%     | 20         |
|                             | 2026          | 15,689          | 160,918         | 1025.6%    | 17         |
|                             | 2027          | 12,983          | 152,378         | 1173.7%    | 15         |
|                             | 2028          | 10,737          | 143,971         | 1340.9%    | 13         |
|                             | 2029          | 8,875           | 136,035         | 1532.8%    | 11         |
|                             | 2030          | 7,334           | 129,026         | 1759.3%    | 9          |
|                             | 2031          | 6,058           | 121,832         | 2011.1%    | 8          |
|                             | 2032          | 5,001           | 113,968         | 2278.9%    | 7          |
|                             | 2033          | 4,123           | 105,830         | 2566.6%    | 6          |
|                             | 2034          | 3,393           | 97,525          | 2874.2%    | 5          |
|                             | 2035          | 2,784           | 89,339          | 3208.8%    | 4          |
|                             | 2036          | 2,276           | 81,260          | 3570.5%    | 3          |
|                             | 2037          | 1,851           | 73,137          | 3950.2%    | 3          |
|                             | 2038          | 1,498           | 64,950          | 4337.0%    | 2          |
|                             | 2039          | 1,203           | 57,050          | 4740.5%    | 2          |
|                             | 2040          | 960             | 49,642          | 5170.9%    | 1          |
|                             | 2041          | 760             | 42,544          | 5599.5%    | 1          |
|                             | 2042          | 596             | 35,903          | 6022.6%    | 1          |
|                             | 2043          | 463             | 29,821          | 6434.1%    | 1          |
| 2044                        | 357           | 24,568          | 6884.1%         | 1          |            |
| 2045                        | 272           | 19,972          | 7343.1%         | 0          |            |
| 2046                        | 205           | 15,969          | 7788.4%         | 0          |            |
| 2047                        | 153           | 12,489          | 8175.9%         | 0          |            |
| 2048                        | 112           | 9,577           | 8523.0%         | 0          |            |
| 2049                        | 82            | 7,154           | 8775.0%         | 0          |            |
| 2050                        | 58            | 5,259           | 9026.2%         | 0          |            |
| 2051                        | 41            | 3,797           | 9269.5%         | 0          |            |
| 2052                        | 28            | 2,694           | 9524.2%         | 0          |            |
|                             | Total Past    | 29,687,320      | 19,097,952      | 64.3%      | 17,453     |
|                             | Total Future  | 819,597         | 3,430,610       | 418.6%     | 632        |
|                             | Grand Total   | 30,506,917      | 22,528,562      | 73.8%      | 18,085     |

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

|                             | Calendar Year | Earned Premiums | Incurred Claims | Loss Ratio | Life Years |
|-----------------------------|---------------|-----------------|-----------------|------------|------------|
| Historical Experience       | 1988          | 0               | 0               | 0.0%       | 0          |
|                             | 1989          | 48,222          | 0               | 0.0%       | 50         |
|                             | 1990          | 204,892         | 0               | 0.0%       | 142        |
|                             | 1991          | 336,867         | 0               | 0.0%       | 169        |
|                             | 1992          | 372,723         | 16,686          | 4.5%       | 194        |
|                             | 1993          | 395,898         | 489,808         | 123.7%     | 201        |
|                             | 1994          | 386,377         | 262,397         | 67.9%      | 196        |
|                             | 1995          | 369,535         | 2,445           | 0.7%       | 193        |
|                             | 1996          | 346,774         | 499,271         | 144.0%     | 188        |
|                             | 1997          | 335,505         | 99,947          | 29.8%      | 182        |
|                             | 1998          | 313,858         | 482,148         | 153.6%     | 178        |
|                             | 1999          | 299,711         | 101,423         | 33.8%      | 169        |
|                             | 2000          | 261,454         | 219,542         | 84.0%      | 152        |
|                             | 2001          | 240,269         | 223,297         | 92.9%      | 143        |
|                             | 2002          | 227,143         | 463,475         | 204.0%     | 136        |
|                             | 2003          | 201,069         | 575,731         | 286.3%     | 125        |
|                             | 2004          | 171,745         | 154,836         | 90.2%      | 113        |
|                             | 2005          | 154,417         | 422,534         | 273.6%     | 108        |
|                             | 2006          | 139,593         | 564,204         | 404.2%     | 103        |
|                             | 2007          | 127,940         | 911,416         | 712.4%     | 99         |
|                             | 2008          | 121,491         | 450,583         | 370.9%     | 91         |
| 2009                        | 121,046       | 838,860         | 693.0%          | 85         |            |
| 2010                        | 111,292       | 94,712          | 85.1%           | 80         |            |
| 2011                        | 99,532        | 46,649          | 46.9%           | 73         |            |
| Projected Future Experience | 2012          | 91,105          | 297,562         | 326.6%     | 66         |
|                             | 2013          | 79,446          | 275,863         | 347.2%     | 59         |
|                             | 2014          | 68,972          | 251,993         | 365.4%     | 53         |
|                             | 2015          | 59,627          | 228,488         | 383.2%     | 48         |
|                             | 2016          | 51,348          | 208,384         | 405.8%     | 43         |
|                             | 2017          | 44,064          | 190,075         | 431.4%     | 38         |
|                             | 2018          | 37,698          | 173,987         | 461.5%     | 34         |
|                             | 2019          | 32,171          | 160,621         | 499.3%     | 30         |
|                             | 2020          | 27,397          | 149,627         | 546.1%     | 26         |
|                             | 2021          | 23,293          | 140,052         | 601.3%     | 23         |
|                             | 2022          | 19,778          | 132,421         | 669.5%     | 21         |
|                             | 2023          | 16,769          | 126,438         | 754.0%     | 18         |
|                             | 2024          | 14,197          | 121,382         | 855.0%     | 16         |
|                             | 2025          | 12,002          | 116,542         | 971.1%     | 14         |
|                             | 2026          | 10,133          | 111,851         | 1103.9%    | 12         |
|                             | 2027          | 8,544           | 107,716         | 1260.7%    | 11         |
|                             | 2028          | 7,196           | 103,592         | 1439.5%    | 9          |
|                             | 2029          | 6,054           | 99,534          | 1644.2%    | 8          |
|                             | 2030          | 5,085           | 95,640          | 1880.7%    | 7          |
|                             | 2031          | 4,266           | 91,452          | 2144.0%    | 6          |
|                             | 2032          | 3,571           | 86,516          | 2423.0%    | 5          |
|                             | 2033          | 2,981           | 81,056          | 2718.7%    | 4          |
|                             | 2034          | 2,481           | 75,386          | 3038.1%    | 4          |
|                             | 2035          | 2,057           | 69,906          | 3398.8%    | 3          |
|                             | 2036          | 1,697           | 64,403          | 3796.2%    | 3          |
|                             | 2037          | 1,391           | 58,689          | 4218.0%    | 2          |
|                             | 2038          | 1,134           | 52,905          | 4666.0%    | 2          |
|                             | 2039          | 917             | 47,073          | 5130.7%    | 1          |
|                             | 2040          | 737             | 41,447          | 5625.0%    | 1          |
|                             | 2041          | 587             | 36,046          | 6140.7%    | 1          |
| 2042                        | 464           | 30,810          | 6644.9%         | 1          |            |
| 2043                        | 363           | 25,901          | 7136.6%         | 1          |            |
| 2044                        | 281           | 21,637          | 7689.2%         | 0          |            |
| 2045                        | 216           | 17,828          | 8254.4%         | 0          |            |
| 2046                        | 164           | 14,437          | 8803.4%         | 0          |            |
| 2047                        | 123           | 11,424          | 9281.0%         | 0          |            |
| 2048                        | 91            | 8,857           | 9708.1%         | 0          |            |
| 2049                        | 67            | 6,682           | 10017.5%        | 0          |            |
| 2050                        | 48            | 4,958           | 10313.8%        | 0          |            |
| 2051                        | 34            | 3,614           | 10601.1%        | 0          |            |
| 2052                        | 24            | 2,587           | 10883.2%        | 0          |            |
|                             | Total Past    | 15,311,755      | 13,971,824      | 91.2%      | 8,747      |
|                             | Total Future  | 441,357         | 2,066,990       | 468.3%     | 370        |
|                             | Grand Total   | 15,753,112      | 16,038,814      | 101.8%     | 9,117      |

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

|                             | Calendar Year | Earned Premiums | Incurred Claims | Loss Ratio | Life Years |
|-----------------------------|---------------|-----------------|-----------------|------------|------------|
| Historical Experience       | 1988          | 0               | 0               | 0.0%       | 0          |
|                             | 1989          | 11,299          | 0               | 0.0%       | 20         |
|                             | 1990          | 89,099          | 0               | 0.0%       | 91         |
|                             | 1991          | 205,636         | 43,050          | 20.9%      | 134        |
|                             | 1992          | 310,276         | 45,018          | 14.5%      | 186        |
|                             | 1993          | 379,430         | 12,365          | 3.3%       | 217        |
|                             | 1994          | 418,719         | 4,025           | 1.0%       | 234        |
|                             | 1995          | 407,114         | 22,306          | 5.5%       | 229        |
|                             | 1996          | 380,884         | 29,952          | 7.9%       | 213        |
|                             | 1997          | 353,995         | 96,467          | 27.3%      | 202        |
|                             | 1998          | 330,803         | 35,878          | 10.8%      | 187        |
|                             | 1999          | 309,888         | 156,651         | 50.6%      | 178        |
|                             | 2000          | 288,673         | 254,713         | 88.2%      | 164        |
|                             | 2001          | 268,195         | 41,851          | 15.6%      | 156        |
|                             | 2002          | 244,620         | 275,201         | 112.5%     | 146        |
|                             | 2003          | 218,330         | 291,072         | 133.3%     | 132        |
|                             | 2004          | 191,820         | 238,130         | 124.1%     | 119        |
|                             | 2005          | 162,273         | 400,217         | 246.6%     | 105        |
|                             | 2006          | 146,938         | 49,006          | 33.4%      | 100        |
|                             | 2007          | 132,278         | 2,700           | 2.0%       | 94         |
|                             | 2008          | 119,348         | 488,325         | 409.2%     | 83         |
| 2009                        | 112,297       | 54,230          | 48.3%           | 80         |            |
| 2010                        | 104,355       | 441             | 0.4%            | 69         |            |
| 2011                        | 98,084        | 180,219         | 183.7%          | 65         |            |
| Projected Future Experience | 2012          | 88,552          | 215,746         | 243.6%     | 57         |
|                             | 2013          | 74,824          | 203,348         | 271.8%     | 49         |
|                             | 2014          | 62,889          | 191,088         | 303.8%     | 42         |
|                             | 2015          | 52,583          | 176,630         | 335.9%     | 36         |
|                             | 2016          | 43,744          | 160,806         | 367.6%     | 31         |
|                             | 2017          | 36,218          | 145,361         | 401.3%     | 26         |
|                             | 2018          | 29,854          | 129,954         | 435.3%     | 22         |
|                             | 2019          | 24,506          | 115,193         | 470.1%     | 18         |
|                             | 2020          | 20,039          | 102,218         | 510.1%     | 15         |
|                             | 2021          | 16,326          | 89,760          | 549.8%     | 13         |
|                             | 2022          | 13,255          | 78,787          | 594.4%     | 11         |
|                             | 2023          | 10,723          | 69,315          | 646.4%     | 9          |
|                             | 2024          | 8,642           | 61,215          | 708.4%     | 7          |
|                             | 2025          | 6,940           | 54,550          | 786.0%     | 6          |
|                             | 2026          | 5,557           | 49,067          | 883.0%     | 5          |
|                             | 2027          | 4,439           | 44,662          | 1006.2%    | 4          |
|                             | 2028          | 3,540           | 40,379          | 1140.5%    | 3          |
|                             | 2029          | 2,821           | 36,501          | 1293.7%    | 3          |
|                             | 2030          | 2,248           | 33,385          | 1484.9%    | 2          |
|                             | 2031          | 1,793           | 30,381          | 1694.8%    | 2          |
|                             | 2032          | 1,430           | 27,451          | 1919.3%    | 1          |
|                             | 2033          | 1,142           | 24,774          | 2169.6%    | 1          |
|                             | 2034          | 912             | 22,140          | 2428.4%    | 1          |
|                             | 2035          | 727             | 19,433          | 2671.6%    | 1          |
|                             | 2036          | 579             | 16,856          | 2909.5%    | 1          |
|                             | 2037          | 460             | 14,448          | 3140.5%    | 0          |
|                             | 2038          | 364             | 12,046          | 3311.5%    | 0          |
|                             | 2039          | 286             | 9,977           | 3488.9%    | 0          |
|                             | 2040          | 223             | 8,195           | 3671.6%    | 0          |
|                             | 2041          | 173             | 6,497           | 3760.7%    | 0          |
| 2042                        | 132           | 5,093           | 3844.6%         | 0          |            |
| 2043                        | 101           | 3,920           | 3898.6%         | 0          |            |
| 2044                        | 75            | 2,931           | 3882.9%         | 0          |            |
| 2045                        | 56            | 2,145           | 3829.0%         | 0          |            |
| 2046                        | 41            | 1,532           | 3732.5%         | 0          |            |
| 2047                        | 30            | 1,066           | 3591.3%         | 0          |            |
| 2048                        | 21            | 720             | 3408.1%         | 0          |            |
| 2049                        | 15            | 471             | 3181.6%         | 0          |            |
| 2050                        | 10            | 302             | 2957.4%         | 0          |            |
| 2051                        | 7             | 183             | 2661.9%         | 0          |            |
| 2052                        | 5             | 107             | 2368.8%         | 0          |            |
|                             | Total Past    | 14,375,565      | 5,126,128       | 35.7%      | 8,706      |
|                             | Total Future  | 378,241         | 1,363,620       | 360.5%     | 262        |
|                             | Grand Total   | 14,753,805      | 6,489,748       | 44.0%      | 8,968      |

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

|                             | Calendar Year | Earned Premiums | Incurred Claims | Loss Ratio | Life Years |
|-----------------------------|---------------|-----------------|-----------------|------------|------------|
| Historical Experience       | 1988          | 0               | 0               | 0.0%       | 0          |
|                             | 1989          | 59,521          | 0               | 0.0%       | 70         |
|                             | 1990          | 293,990         | 0               | 0.0%       | 233        |
|                             | 1991          | 542,503         | 43,050          | 7.9%       | 303        |
|                             | 1992          | 683,000         | 61,704          | 9.0%       | 380        |
|                             | 1993          | 775,328         | 502,173         | 64.8%      | 418        |
|                             | 1994          | 805,096         | 266,422         | 33.1%      | 430        |
|                             | 1995          | 776,649         | 24,751          | 3.2%       | 422        |
|                             | 1996          | 727,658         | 529,224         | 72.7%      | 401        |
|                             | 1997          | 689,500         | 196,413         | 28.5%      | 384        |
|                             | 1998          | 644,661         | 518,025         | 80.4%      | 365        |
|                             | 1999          | 609,600         | 258,074         | 42.3%      | 347        |
|                             | 2000          | 550,127         | 474,255         | 86.2%      | 316        |
|                             | 2001          | 508,464         | 265,148         | 52.1%      | 299        |
|                             | 2002          | 471,764         | 738,675         | 156.6%     | 282        |
|                             | 2003          | 419,398         | 866,802         | 206.7%     | 257        |
|                             | 2004          | 363,564         | 392,966         | 108.1%     | 232        |
|                             | 2005          | 316,690         | 822,751         | 259.8%     | 213        |
|                             | 2006          | 286,531         | 613,210         | 214.0%     | 203        |
|                             | 2007          | 260,218         | 914,116         | 351.3%     | 193        |
|                             | 2008          | 240,840         | 938,907         | 389.8%     | 174        |
| 2009                        | 233,343       | 893,090         | 382.7%          | 165        |            |
| 2010                        | 215,647       | 95,153          | 44.1%           | 149        |            |
| 2011                        | 197,616       | 226,868         | 114.8%          | 138        |            |
| Projected Future Experience | 2012          | 290,822         | 513,308         | 176.5%     | 123        |
|                             | 2013          | 250,371         | 479,211         | 191.4%     | 109        |
|                             | 2014          | 214,568         | 443,081         | 206.5%     | 96         |
|                             | 2015          | 183,086         | 405,118         | 221.3%     | 84         |
|                             | 2016          | 155,589         | 369,190         | 237.3%     | 73         |
|                             | 2017          | 131,735         | 335,436         | 254.6%     | 64         |
|                             | 2018          | 111,176         | 303,941         | 273.4%     | 55         |
|                             | 2019          | 93,564          | 275,815         | 294.8%     | 48         |
|                             | 2020          | 78,559          | 251,846         | 320.6%     | 42         |
|                             | 2021          | 65,831          | 229,812         | 349.1%     | 36         |
|                             | 2022          | 55,077          | 211,208         | 383.5%     | 31         |
|                             | 2023          | 46,003          | 195,753         | 425.5%     | 27         |
|                             | 2024          | 38,356          | 182,597         | 476.1%     | 23         |
|                             | 2025          | 31,932          | 171,092         | 535.8%     | 20         |
|                             | 2026          | 26,551          | 160,918         | 606.1%     | 17         |
|                             | 2027          | 22,056          | 152,378         | 690.9%     | 15         |
|                             | 2028          | 18,308          | 143,971         | 786.4%     | 13         |
|                             | 2029          | 15,190          | 136,035         | 895.6%     | 11         |
|                             | 2030          | 12,596          | 129,026         | 1024.3%    | 9          |
|                             | 2031          | 10,439          | 121,832         | 1167.1%    | 8          |
|                             | 2032          | 8,644           | 113,968         | 1318.5%    | 7          |
|                             | 2033          | 7,147           | 105,830         | 1480.8%    | 6          |
|                             | 2034          | 5,896           | 97,525          | 1654.2%    | 5          |
|                             | 2035          | 4,849           | 89,339          | 1842.5%    | 4          |
|                             | 2036          | 3,972           | 81,260          | 2046.0%    | 3          |
|                             | 2037          | 3,237           | 73,137          | 2259.5%    | 3          |
|                             | 2038          | 2,623           | 64,950          | 2476.5%    | 2          |
|                             | 2039          | 2,111           | 57,050          | 2702.6%    | 2          |
|                             | 2040          | 1,687           | 49,642          | 2943.4%    | 1          |
|                             | 2041          | 1,337           | 42,544          | 3182.5%    | 1          |
|                             | 2042          | 1,051           | 35,903          | 3417.6%    | 1          |
|                             | 2043          | 818             | 29,821          | 3645.3%    | 1          |
|                             | 2044          | 631             | 24,568          | 3894.0%    | 1          |
| 2045                        | 482           | 19,972          | 4146.6%         | 0          |            |
| 2046                        | 364           | 15,969          | 4390.5%         | 0          |            |
| 2047                        | 271           | 12,489          | 4600.8%         | 0          |            |
| 2048                        | 200           | 9,577           | 4787.4%         | 0          |            |
| 2049                        | 145           | 7,154           | 4919.6%         | 0          |            |
| 2050                        | 104           | 5,259           | 5050.4%         | 0          |            |
| 2051                        | 73            | 3,797           | 5175.3%         | 0          |            |
| 2052                        | 51            | 2,694           | 5304.8%         | 0          |            |
|                             | Total Past    | 29,687,320      | 19,097,952      | 64.3%      | 17,453     |
|                             | Total Future  | 1,340,375       | 3,430,610       | 255.9%     | 632        |
|                             | Grand Total   | 31,027,696      | 22,528,562      | 72.6%      | 18,085     |

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

|                             | Calendar Year | Earned Premiums | Incurred Claims | Loss Ratio | Life Years |
|-----------------------------|---------------|-----------------|-----------------|------------|------------|
| Historical Experience       | 1988          | 0               | 0               | 0.0%       | 0          |
|                             | 1989          | 48,222          | 0               | 0.0%       | 50         |
|                             | 1990          | 204,892         | 0               | 0.0%       | 142        |
|                             | 1991          | 336,867         | 0               | 0.0%       | 169        |
|                             | 1992          | 372,723         | 16,686          | 4.5%       | 194        |
|                             | 1993          | 395,898         | 489,808         | 123.7%     | 201        |
|                             | 1994          | 386,377         | 262,397         | 67.9%      | 196        |
|                             | 1995          | 369,535         | 2,445           | 0.7%       | 193        |
|                             | 1996          | 346,774         | 499,271         | 144.0%     | 188        |
|                             | 1997          | 335,505         | 99,947          | 29.8%      | 182        |
|                             | 1998          | 313,858         | 482,148         | 153.6%     | 178        |
|                             | 1999          | 299,711         | 101,423         | 33.8%      | 169        |
|                             | 2000          | 261,454         | 219,542         | 84.0%      | 152        |
|                             | 2001          | 240,269         | 223,297         | 92.9%      | 143        |
|                             | 2002          | 227,143         | 463,475         | 204.0%     | 136        |
|                             | 2003          | 201,069         | 575,731         | 286.3%     | 125        |
|                             | 2004          | 171,745         | 154,836         | 90.2%      | 113        |
|                             | 2005          | 154,417         | 422,534         | 273.6%     | 108        |
|                             | 2006          | 139,593         | 564,204         | 404.2%     | 103        |
|                             | 2007          | 127,940         | 911,416         | 712.4%     | 99         |
|                             | 2008          | 121,491         | 450,583         | 370.9%     | 91         |
| 2009                        | 121,046       | 838,860         | 693.0%          | 85         |            |
| 2010                        | 111,292       | 94,712          | 85.1%           | 80         |            |
| 2011                        | 99,532        | 46,649          | 46.9%           | 73         |            |
| Projected Future Experience | 2012          | 171,278         | 297,562         | 173.7%     | 66         |
|                             | 2013          | 149,359         | 275,863         | 184.7%     | 59         |
|                             | 2014          | 129,667         | 251,993         | 194.3%     | 53         |
|                             | 2015          | 112,099         | 228,488         | 203.8%     | 48         |
|                             | 2016          | 96,534          | 208,384         | 215.9%     | 43         |
|                             | 2017          | 82,840          | 190,075         | 229.4%     | 38         |
|                             | 2018          | 70,873          | 173,987         | 245.5%     | 34         |
|                             | 2019          | 60,481          | 160,621         | 265.6%     | 30         |
|                             | 2020          | 51,507          | 149,627         | 290.5%     | 26         |
|                             | 2021          | 43,792          | 140,052         | 319.8%     | 23         |
|                             | 2022          | 37,182          | 132,421         | 356.1%     | 21         |
|                             | 2023          | 31,527          | 126,438         | 401.1%     | 18         |
|                             | 2024          | 26,690          | 121,382         | 454.8%     | 16         |
|                             | 2025          | 22,563          | 116,542         | 516.5%     | 14         |
|                             | 2026          | 19,049          | 111,851         | 587.2%     | 12         |
|                             | 2027          | 16,063          | 107,716         | 670.6%     | 11         |
|                             | 2028          | 13,529          | 103,592         | 765.7%     | 9          |
|                             | 2029          | 11,381          | 99,534          | 874.6%     | 8          |
|                             | 2030          | 9,561           | 95,640          | 1000.3%    | 7          |
|                             | 2031          | 8,019           | 91,452          | 1140.4%    | 6          |
|                             | 2032          | 6,713           | 86,516          | 1288.8%    | 5          |
|                             | 2033          | 5,605           | 81,056          | 1446.1%    | 4          |
|                             | 2034          | 4,665           | 75,386          | 1616.0%    | 4          |
|                             | 2035          | 3,867           | 69,906          | 1807.9%    | 3          |
|                             | 2036          | 3,189           | 64,403          | 2019.3%    | 3          |
|                             | 2037          | 2,616           | 58,689          | 2243.6%    | 2          |
|                             | 2038          | 2,132           | 52,905          | 2481.9%    | 2          |
|                             | 2039          | 1,725           | 47,073          | 2729.1%    | 1          |
|                             | 2040          | 1,385           | 41,447          | 2992.0%    | 1          |
|                             | 2041          | 1,104           | 36,046          | 3266.4%    | 1          |
|                             | 2042          | 872             | 30,810          | 3534.5%    | 1          |
|                             | 2043          | 682             | 25,901          | 3796.0%    | 1          |
| 2044                        | 529           | 21,637          | 4090.0%         | 0          |            |
| 2045                        | 406           | 17,828          | 4390.6%         | 0          |            |
| 2046                        | 308           | 14,437          | 4682.6%         | 0          |            |
| 2047                        | 231           | 11,424          | 4936.7%         | 0          |            |
| 2048                        | 172           | 8,857           | 5163.9%         | 0          |            |
| 2049                        | 125           | 6,682           | 5328.4%         | 0          |            |
| 2050                        | 90            | 4,958           | 5486.1%         | 0          |            |
| 2051                        | 64            | 3,614           | 5638.9%         | 0          |            |
| 2052                        | 45            | 2,587           | 5788.9%         | 0          |            |
|                             | Total Past    | 15,311,755      | 13,971,824      | 91.2%      | 8,747      |
|                             | Total Future  | 829,751         | 2,066,990       | 249.1%     | 370        |
|                             | Grand Total   | 16,141,506      | 16,038,814      | 99.4%      | 9,117      |

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

|                             | Calendar Year | Earned Premiums | Incurred Claims | Loss Ratio | Life Years |
|-----------------------------|---------------|-----------------|-----------------|------------|------------|
| Historical Experience       | 1988          | 0               | 0               | 0.0%       | 0          |
|                             | 1989          | 11,299          | 0               | 0.0%       | 20         |
|                             | 1990          | 89,099          | 0               | 0.0%       | 91         |
|                             | 1991          | 205,636         | 43,050          | 20.9%      | 134        |
|                             | 1992          | 310,276         | 45,018          | 14.5%      | 186        |
|                             | 1993          | 379,430         | 12,365          | 3.3%       | 217        |
|                             | 1994          | 418,719         | 4,025           | 1.0%       | 234        |
|                             | 1995          | 407,114         | 22,306          | 5.5%       | 229        |
|                             | 1996          | 380,884         | 29,952          | 7.9%       | 213        |
|                             | 1997          | 353,995         | 96,467          | 27.3%      | 202        |
|                             | 1998          | 330,803         | 35,878          | 10.8%      | 187        |
|                             | 1999          | 309,888         | 156,651         | 50.6%      | 178        |
|                             | 2000          | 288,673         | 254,713         | 88.2%      | 164        |
|                             | 2001          | 268,195         | 41,851          | 15.6%      | 156        |
|                             | 2002          | 244,620         | 275,201         | 112.5%     | 146        |
|                             | 2003          | 218,330         | 291,072         | 133.3%     | 132        |
|                             | 2004          | 191,820         | 238,130         | 124.1%     | 119        |
|                             | 2005          | 162,273         | 400,217         | 246.6%     | 105        |
|                             | 2006          | 146,938         | 49,006          | 33.4%      | 100        |
|                             | 2007          | 132,278         | 2,700           | 2.0%       | 94         |
|                             | 2008          | 119,348         | 488,325         | 409.2%     | 83         |
| 2009                        | 112,297       | 54,230          | 48.3%           | 80         |            |
| 2010                        | 104,355       | 441             | 0.4%            | 69         |            |
| 2011                        | 98,084        | 180,219         | 183.7%          | 65         |            |
| Projected Future Experience | 2012          | 119,545         | 215,746         | 180.5%     | 57         |
|                             | 2013          | 101,012         | 203,348         | 201.3%     | 49         |
|                             | 2014          | 84,901          | 191,088         | 225.1%     | 42         |
|                             | 2015          | 70,987          | 176,630         | 248.8%     | 36         |
|                             | 2016          | 59,055          | 160,806         | 272.3%     | 31         |
|                             | 2017          | 48,895          | 145,361         | 297.3%     | 26         |
|                             | 2018          | 40,303          | 129,954         | 322.4%     | 22         |
|                             | 2019          | 33,083          | 115,193         | 348.2%     | 18         |
|                             | 2020          | 27,052          | 102,218         | 377.9%     | 15         |
|                             | 2021          | 22,040          | 89,760          | 407.3%     | 13         |
|                             | 2022          | 17,895          | 78,787          | 440.3%     | 11         |
|                             | 2023          | 14,477          | 69,315          | 478.8%     | 9          |
|                             | 2024          | 11,666          | 61,215          | 524.7%     | 7          |
|                             | 2025          | 9,369           | 54,550          | 582.2%     | 6          |
|                             | 2026          | 7,502           | 49,067          | 654.1%     | 5          |
|                             | 2027          | 5,992           | 44,662          | 745.3%     | 4          |
|                             | 2028          | 4,779           | 40,379          | 844.8%     | 3          |
|                             | 2029          | 3,809           | 36,501          | 958.3%     | 3          |
|                             | 2030          | 3,035           | 33,385          | 1099.9%    | 2          |
|                             | 2031          | 2,420           | 30,381          | 1255.4%    | 2          |
|                             | 2032          | 1,931           | 27,451          | 1421.7%    | 1          |
|                             | 2033          | 1,542           | 24,774          | 1607.1%    | 1          |
|                             | 2034          | 1,231           | 22,140          | 1798.8%    | 1          |
|                             | 2035          | 982             | 19,433          | 1978.9%    | 1          |
|                             | 2036          | 782             | 16,856          | 2155.2%    | 1          |
|                             | 2037          | 621             | 14,448          | 2326.3%    | 0          |
|                             | 2038          | 491             | 12,046          | 2452.9%    | 0          |
|                             | 2039          | 386             | 9,977           | 2584.3%    | 0          |
|                             | 2040          | 301             | 8,195           | 2719.7%    | 0          |
|                             | 2041          | 233             | 6,497           | 2785.7%    | 0          |
|                             | 2042          | 179             | 5,093           | 2847.9%    | 0          |
|                             | 2043          | 136             | 3,920           | 2887.8%    | 0          |
| 2044                        | 102           | 2,931           | 2876.2%         | 0          |            |
| 2045                        | 76            | 2,145           | 2836.3%         | 0          |            |
| 2046                        | 55            | 1,532           | 2764.8%         | 0          |            |
| 2047                        | 40            | 1,066           | 2660.2%         | 0          |            |
| 2048                        | 29            | 720             | 2524.5%         | 0          |            |
| 2049                        | 20            | 471             | 2356.7%         | 0          |            |
| 2050                        | 14            | 302             | 2190.7%         | 0          |            |
| 2051                        | 9             | 183             | 1971.8%         | 0          |            |
| 2052                        | 6             | 107             | 1754.7%         | 0          |            |
|                             | Total Past    | 14,375,565      | 5,126,128       | 35.7%      | 8,706      |
|                             | Total Future  | 510,625         | 1,363,620       | 267.0%     | 262        |
|                             | Grand Total   | 14,886,190      | 6,489,748       | 43.6%      | 8,968      |

**Exhibit IV**

**Genworth Life Insurance Company  
Current Annual Premiums**

Form: 50001 et al

Annual Premiums per \$10 Daily Benefit

**Lifetime Benefit Period**

| Issue Age | <b>No Benefit Increase Option</b> |                    | <b>Simple Benefit Increase Option</b> |                    |
|-----------|-----------------------------------|--------------------|---------------------------------------|--------------------|
|           | Elimination Period                | Elimination Period | Elimination Period                    | Elimination Period |
|           | 20 Days                           | 100 Days           | 20 Days                               | 100 Days           |
| 18        | 44.04                             | 33.25              | 92.43                                 | 69.87              |
| 19        | 44.04                             | 33.25              | 92.43                                 | 69.87              |
| 20        | 44.04                             | 33.25              | 92.43                                 | 69.87              |
| 21        | 44.04                             | 33.25              | 92.43                                 | 69.87              |
| 22        | 44.04                             | 33.25              | 92.43                                 | 69.87              |
| 23        | 44.04                             | 33.25              | 92.43                                 | 69.87              |
| 24        | 44.04                             | 33.25              | 92.43                                 | 69.87              |
| 25        | 44.04                             | 33.25              | 92.43                                 | 69.87              |
| 26        | 44.04                             | 33.25              | 92.43                                 | 69.87              |
| 27        | 44.04                             | 33.25              | 92.43                                 | 69.87              |
| 28        | 44.04                             | 33.25              | 92.43                                 | 69.87              |
| 29        | 44.04                             | 33.25              | 92.43                                 | 69.87              |
| 30        | 44.04                             | 33.25              | 92.43                                 | 69.87              |
| 31        | 44.04                             | 33.25              | 92.43                                 | 69.87              |
| 32        | 44.04                             | 33.25              | 92.43                                 | 69.87              |
| 33        | 44.04                             | 33.25              | 92.43                                 | 69.87              |
| 34        | 44.04                             | 33.25              | 92.43                                 | 69.87              |
| 35        | 44.04                             | 33.25              | 92.43                                 | 69.87              |
| 36        | 44.04                             | 33.25              | 92.43                                 | 69.87              |
| 37        | 44.04                             | 33.25              | 92.43                                 | 69.87              |
| 38        | 44.04                             | 33.25              | 92.43                                 | 69.87              |
| 39        | 44.04                             | 33.25              | 92.43                                 | 69.87              |
| 40        | 44.04                             | 33.25              | 92.43                                 | 69.87              |
| 41        | 44.04                             | 33.25              | 92.43                                 | 69.87              |
| 42        | 44.04                             | 33.25              | 92.43                                 | 69.87              |
| 43        | 44.04                             | 33.25              | 92.43                                 | 69.87              |
| 44        | 44.04                             | 33.25              | 92.43                                 | 69.87              |
| 45        | 44.04                             | 33.25              | 92.43                                 | 69.87              |
| 46        | 44.04                             | 33.25              | 92.43                                 | 69.87              |
| 47        | 44.04                             | 33.25              | 92.43                                 | 69.87              |
| 48        | 44.04                             | 33.25              | 92.43                                 | 69.87              |
| 49        | 44.04                             | 33.25              | 92.43                                 | 69.87              |
| 50        | 44.04                             | 33.25              | 92.43                                 | 69.87              |
| 51        | 44.04                             | 33.25              | 92.43                                 | 69.87              |
| 52        | 44.04                             | 33.25              | 92.43                                 | 69.87              |
| 53        | 44.04                             | 33.25              | 92.43                                 | 69.87              |
| 54        | 44.04                             | 33.25              | 92.43                                 | 69.87              |
| 55        | 44.04                             | 33.25              | 92.43                                 | 69.87              |
| 56        | 47.96                             | 37.17              | 100.61                                | 78.04              |
| 57        | 51.78                             | 40.11              | 108.78                                | 84.26              |
| 58        | 57.66                             | 44.04              | 121.10                                | 92.43              |
| 59        | 63.55                             | 47.96              | 130.80                                | 98.65              |
| 60        | 69.43                             | 54.83              | 139.96                                | 110.42             |
| 61        | 77.28                             | 62.57              | 147.59                                | 119.68             |
| 62        | 84.04                             | 66.49              | 154.45                                | 122.30             |
| 63        | 95.81                             | 77.28              | 167.97                                | 135.49             |
| 64        | 106.60                            | 84.15              | 180.18                                | 142.25             |
| 65        | 117.28                            | 95.92              | 189.77                                | 155.00             |
| 66        | 128.08                            | 102.68             | 200.34                                | 160.78             |
| 67        | 142.79                            | 113.47             | 217.35                                | 172.77             |
| 68        | 157.40                            | 128.18             | 236.31                                | 192.49             |
| 69        | 176.04                            | 139.96             | 256.91                                | 204.16             |
| 70        | 194.57                            | 154.56             | 275.77                                | 219.09             |
| 71        | 213.10                            | 169.28             | 295.39                                | 234.57             |
| 72        | 234.68                            | 186.83             | 315.34                                | 251.14             |
| 73        | 260.07                            | 209.39             | 341.39                                | 274.79             |
| 74        | 286.45                            | 230.86             | 367.00                                | 295.83             |
| 75        | 318.72                            | 253.43             | 398.29                                | 316.65             |
| 76        | 351.96                            | 278.82             | 428.70                                | 339.64             |
| 77        | 385.21                            | 308.14             | 465.21                                | 372.13             |
| 78        | 418.45                            | 333.65             | 492.14                                | 392.40             |
| 79        | 450.72                            | 362.97             | 520.58                                | 419.21             |
| 80        | 487.88                            | 392.29             | 558.41                                | 448.97             |
| 81        | 528.00                            | 421.72             | 587.62                                | 469.35             |
| 82        | 568.11                            | 454.97             | 620.32                                | 496.82             |
| 83        | 615.96                            | 492.14             | 659.67                                | 527.02             |
| 84        | 667.84                            | 532.25             | 701.20                                | 558.84             |

Exhibit IV

Genworth Life Insurance Company  
Current Annual Premiums

Form: 50001 et al

Annual Premiums per \$10 Daily Benefit

4 Year Benefit Period

| Issue Age | No Benefit Increase Option    |                                | Simple Benefit Increase Option |                                |
|-----------|-------------------------------|--------------------------------|--------------------------------|--------------------------------|
|           | Elimination Period<br>20 Days | Elimination Period<br>100 Days | Elimination Period<br>20 Days  | Elimination Period<br>100 Days |
| 18        | 33.90                         | 24.42                          | 71.07                          | 51.34                          |
| 19        | 33.90                         | 24.42                          | 71.07                          | 51.34                          |
| 20        | 33.90                         | 24.42                          | 71.07                          | 51.34                          |
| 21        | 33.90                         | 24.42                          | 71.07                          | 51.34                          |
| 22        | 33.90                         | 24.42                          | 71.07                          | 51.34                          |
| 23        | 33.90                         | 24.42                          | 71.07                          | 51.34                          |
| 24        | 33.90                         | 24.42                          | 71.07                          | 51.34                          |
| 25        | 33.90                         | 24.42                          | 71.07                          | 51.34                          |
| 26        | 33.90                         | 24.42                          | 71.07                          | 51.34                          |
| 27        | 33.90                         | 24.42                          | 71.07                          | 51.34                          |
| 28        | 33.90                         | 24.42                          | 71.07                          | 51.34                          |
| 29        | 33.90                         | 24.42                          | 71.07                          | 51.34                          |
| 30        | 33.90                         | 24.42                          | 71.07                          | 51.34                          |
| 31        | 33.90                         | 24.42                          | 71.07                          | 51.34                          |
| 32        | 33.90                         | 24.42                          | 71.07                          | 51.34                          |
| 33        | 33.90                         | 24.42                          | 71.07                          | 51.34                          |
| 34        | 33.90                         | 24.42                          | 71.07                          | 51.34                          |
| 35        | 33.90                         | 24.42                          | 71.07                          | 51.34                          |
| 36        | 33.90                         | 24.42                          | 71.07                          | 51.34                          |
| 37        | 33.90                         | 24.42                          | 71.07                          | 51.34                          |
| 38        | 33.90                         | 24.42                          | 71.07                          | 51.34                          |
| 39        | 33.90                         | 24.42                          | 71.07                          | 51.34                          |
| 40        | 33.90                         | 24.42                          | 71.07                          | 51.34                          |
| 41        | 33.90                         | 24.42                          | 71.07                          | 51.34                          |
| 42        | 33.90                         | 24.42                          | 71.07                          | 51.34                          |
| 43        | 33.90                         | 24.42                          | 71.07                          | 51.34                          |
| 44        | 33.90                         | 24.42                          | 71.07                          | 51.34                          |
| 45        | 33.90                         | 24.42                          | 71.07                          | 51.34                          |
| 46        | 33.90                         | 24.42                          | 71.07                          | 51.34                          |
| 47        | 33.90                         | 24.42                          | 71.07                          | 51.34                          |
| 48        | 33.90                         | 24.42                          | 71.07                          | 51.34                          |
| 49        | 33.90                         | 24.42                          | 71.07                          | 51.34                          |
| 50        | 33.90                         | 24.42                          | 71.07                          | 51.34                          |
| 51        | 33.90                         | 24.42                          | 71.07                          | 51.34                          |
| 52        | 33.90                         | 24.42                          | 71.07                          | 51.34                          |
| 53        | 33.90                         | 24.42                          | 71.07                          | 51.34                          |
| 54        | 33.90                         | 24.42                          | 71.07                          | 51.34                          |
| 55        | 33.90                         | 24.42                          | 71.07                          | 51.34                          |
| 56        | 36.84                         | 27.36                          | 77.39                          | 57.44                          |
| 57        | 39.89                         | 29.54                          | 83.71                          | 61.91                          |
| 58        | 44.36                         | 32.37                          | 93.20                          | 68.02                          |
| 59        | 48.94                         | 35.21                          | 100.61                         | 72.59                          |
| 60        | 53.41                         | 40.33                          | 107.69                         | 81.21                          |
| 61        | 59.41                         | 46.00                          | 113.58                         | 87.96                          |
| 62        | 64.64                         | 48.94                          | 118.81                         | 89.93                          |
| 63        | 73.68                         | 56.79                          | 129.27                         | 99.63                          |
| 64        | 81.97                         | 61.91                          | 138.54                         | 104.64                         |
| 65        | 90.25                         | 70.52                          | 145.95                         | 114.01                         |
| 66        | 98.54                         | 75.54                          | 154.13                         | 118.16                         |
| 67        | 109.76                        | 83.49                          | 167.21                         | 127.09                         |
| 68        | 121.10                        | 94.29                          | 181.81                         | 141.48                         |
| 69        | 135.38                        | 102.90                         | 197.62                         | 150.09                         |
| 70        | 149.66                        | 113.69                         | 212.11                         | 161.10                         |
| 71        | 163.94                        | 124.48                         | 227.27                         | 172.55                         |
| 72        | 180.50                        | 137.45                         | 242.63                         | 184.65                         |
| 73        | 200.02                        | 153.91                         | 262.58                         | 202.09                         |
| 74        | 220.40                        | 169.82                         | 282.31                         | 217.46                         |
| 75        | 245.14                        | 186.28                         | 306.40                         | 232.82                         |
| 76        | 270.76                        | 205.03                         | 329.83                         | 249.72                         |
| 77        | 296.37                        | 226.61                         | 357.85                         | 273.59                         |
| 78        | 321.88                        | 245.36                         | 378.56                         | 288.52                         |
| 79        | 346.73                        | 266.94                         | 400.47                         | 308.25                         |
| 80        | 375.29                        | 288.52                         | 429.57                         | 330.16                         |
| 81        | 406.13                        | 310.11                         | 452.02                         | 345.09                         |
| 82        | 436.98                        | 334.52                         | 477.20                         | 365.26                         |
| 83        | 473.82                        | 361.88                         | 507.50                         | 387.60                         |
| 84        | 513.72                        | 391.31                         | 539.33                         | 410.93                         |



Exhibit IV

**Genworth Life Insurance Company  
Current Annual Premiums**

Form: 50001 et al

**Annual Premiums per \$10 Daily Benefit**

**3 Year Benefit Period**

| Issue Age | No Benefit Increase Option    |                                | Simple Benefit Increase Option |                                |
|-----------|-------------------------------|--------------------------------|--------------------------------|--------------------------------|
|           | Elimination Period<br>20 Days | Elimination Period<br>100 Days | Elimination Period<br>20 Days  | Elimination Period<br>100 Days |
| 18        | 30.41                         | 23.00                          | 63.87                          | 48.29                          |
| 19        | 30.41                         | 23.00                          | 63.87                          | 48.29                          |
| 20        | 30.41                         | 23.00                          | 63.87                          | 48.29                          |
| 21        | 30.41                         | 23.00                          | 63.87                          | 48.29                          |
| 22        | 30.41                         | 23.00                          | 63.87                          | 48.29                          |
| 23        | 30.41                         | 23.00                          | 63.87                          | 48.29                          |
| 24        | 30.41                         | 23.00                          | 63.87                          | 48.29                          |
| 25        | 30.41                         | 23.00                          | 63.87                          | 48.29                          |
| 26        | 30.41                         | 23.00                          | 63.87                          | 48.29                          |
| 27        | 30.41                         | 23.00                          | 63.87                          | 48.29                          |
| 28        | 30.41                         | 23.00                          | 63.87                          | 48.29                          |
| 29        | 30.41                         | 23.00                          | 63.87                          | 48.29                          |
| 30        | 30.41                         | 23.00                          | 63.87                          | 48.29                          |
| 31        | 30.41                         | 23.00                          | 63.87                          | 48.29                          |
| 32        | 30.41                         | 23.00                          | 63.87                          | 48.29                          |
| 33        | 30.41                         | 23.00                          | 63.87                          | 48.29                          |
| 34        | 30.41                         | 23.00                          | 63.87                          | 48.29                          |
| 35        | 30.41                         | 23.00                          | 63.87                          | 48.29                          |
| 36        | 30.41                         | 23.00                          | 63.87                          | 48.29                          |
| 37        | 30.41                         | 23.00                          | 63.87                          | 48.29                          |
| 38        | 30.41                         | 23.00                          | 63.87                          | 48.29                          |
| 39        | 30.41                         | 23.00                          | 63.87                          | 48.29                          |
| 40        | 30.41                         | 23.00                          | 63.87                          | 48.29                          |
| 41        | 30.41                         | 23.00                          | 63.87                          | 48.29                          |
| 42        | 30.41                         | 23.00                          | 63.87                          | 48.29                          |
| 43        | 30.41                         | 23.00                          | 63.87                          | 48.29                          |
| 44        | 30.41                         | 23.00                          | 63.87                          | 48.29                          |
| 45        | 30.41                         | 23.00                          | 63.87                          | 48.29                          |
| 46        | 30.41                         | 23.00                          | 63.87                          | 48.29                          |
| 47        | 30.41                         | 23.00                          | 63.87                          | 48.29                          |
| 48        | 30.41                         | 23.00                          | 63.87                          | 48.29                          |
| 49        | 30.41                         | 23.00                          | 63.87                          | 48.29                          |
| 50        | 30.41                         | 23.00                          | 63.87                          | 48.29                          |
| 51        | 30.41                         | 23.00                          | 63.87                          | 48.29                          |
| 52        | 30.41                         | 23.00                          | 63.87                          | 48.29                          |
| 53        | 30.41                         | 23.00                          | 63.87                          | 48.29                          |
| 54        | 30.41                         | 23.00                          | 63.87                          | 48.29                          |
| 55        | 30.41                         | 23.00                          | 63.87                          | 48.29                          |
| 56        | 32.81                         | 25.40                          | 68.89                          | 53.30                          |
| 57        | 35.97                         | 27.80                          | 75.54                          | 58.42                          |
| 58        | 40.22                         | 30.74                          | 84.48                          | 64.53                          |
| 59        | 44.04                         | 33.14                          | 90.58                          | 68.23                          |
| 60        | 47.96                         | 37.71                          | 96.68                          | 76.08                          |
| 61        | 52.97                         | 42.95                          | 101.26                         | 82.08                          |
| 62        | 58.21                         | 46.11                          | 106.93                         | 84.69                          |
| 63        | 66.71                         | 53.85                          | 116.96                         | 94.39                          |
| 64        | 73.68                         | 58.10                          | 124.59                         | 98.21                          |
| 65        | 80.99                         | 66.16                          | 130.91                         | 107.04                         |
| 66        | 87.85                         | 70.41                          | 137.45                         | 110.20                         |
| 67        | 98.97                         | 78.59                          | 150.64                         | 119.68                         |
| 68        | 109.65                        | 89.27                          | 164.70                         | 134.07                         |
| 69        | 121.75                        | 96.79                          | 177.67                         | 141.26                         |
| 70        | 134.29                        | 106.60                         | 190.31                         | 151.07                         |
| 71        | 146.06                        | 115.98                         | 202.41                         | 160.78                         |
| 72        | 162.74                        | 129.49                         | 218.76                         | 174.07                         |
| 73        | 181.38                        | 145.84                         | 238.06                         | 191.40                         |
| 74        | 198.27                        | 159.58                         | 253.97                         | 204.38                         |
| 75        | 219.96                        | 174.84                         | 274.79                         | 218.44                         |
| 76        | 241.33                        | 191.08                         | 293.97                         | 232.72                         |
| 77        | 267.16                        | 213.53                         | 322.64                         | 257.79                         |
| 78        | 291.47                        | 232.28                         | 342.81                         | 273.15                         |
| 79        | 311.85                        | 250.92                         | 360.14                         | 289.83                         |
| 80        | 333.87                        | 267.16                         | 382.15                         | 305.75                         |
| 81        | 356.65                        | 285.36                         | 396.98                         | 317.63                         |
| 82        | 379.97                        | 304.00                         | 414.96                         | 332.01                         |
| 83        | 401.45                        | 321.11                         | 429.90                         | 343.90                         |
| 84        | 424.12                        | 339.32                         | 445.37                         | 356.32                         |

Exhibit IV

Genworth Life Insurance Company  
Current Annual Premiums

Form: 50001 et al

Annual Premiums per \$10 Daily Benefit

2 Year Benefit Period

| Issue Age | No Benefit         |                    | Simple Benefit     |                    |
|-----------|--------------------|--------------------|--------------------|--------------------|
|           | Increase Option    |                    | Increase Option    |                    |
|           | Elimination Period | Elimination Period | Elimination Period | Elimination Period |
|           | 20 Days            | 100 Days           | 20 Days            | 100 Days           |
| 18        | 25.62              | 19.18              | 53.74              | 40.33              |
| 19        | 25.62              | 19.18              | 53.74              | 40.33              |
| 20        | 25.62              | 19.18              | 53.74              | 40.33              |
| 21        | 25.62              | 19.18              | 53.74              | 40.33              |
| 22        | 25.62              | 19.18              | 53.74              | 40.33              |
| 23        | 25.62              | 19.18              | 53.74              | 40.33              |
| 24        | 25.62              | 19.18              | 53.74              | 40.33              |
| 25        | 25.62              | 19.18              | 53.74              | 40.33              |
| 26        | 25.62              | 19.18              | 53.74              | 40.33              |
| 27        | 25.62              | 19.18              | 53.74              | 40.33              |
| 28        | 25.62              | 19.18              | 53.74              | 40.33              |
| 29        | 25.62              | 19.18              | 53.74              | 40.33              |
| 30        | 25.62              | 19.18              | 53.74              | 40.33              |
| 31        | 25.62              | 19.18              | 53.74              | 40.33              |
| 32        | 25.62              | 19.18              | 53.74              | 40.33              |
| 33        | 25.62              | 19.18              | 53.74              | 40.33              |
| 34        | 25.62              | 19.18              | 53.74              | 40.33              |
| 35        | 25.62              | 19.18              | 53.74              | 40.33              |
| 36        | 25.62              | 19.18              | 53.74              | 40.33              |
| 37        | 25.62              | 19.18              | 53.74              | 40.33              |
| 38        | 25.62              | 19.18              | 53.74              | 40.33              |
| 39        | 25.62              | 19.18              | 53.74              | 40.33              |
| 40        | 25.62              | 19.18              | 53.74              | 40.33              |
| 41        | 25.62              | 19.18              | 53.74              | 40.33              |
| 42        | 25.62              | 19.18              | 53.74              | 40.33              |
| 43        | 25.62              | 19.18              | 53.74              | 40.33              |
| 44        | 25.62              | 19.18              | 53.74              | 40.33              |
| 45        | 25.62              | 19.18              | 53.74              | 40.33              |
| 46        | 25.62              | 19.18              | 53.74              | 40.33              |
| 47        | 25.62              | 19.18              | 53.74              | 40.33              |
| 48        | 25.62              | 19.18              | 53.74              | 40.33              |
| 49        | 25.62              | 19.18              | 53.74              | 40.33              |
| 50        | 25.62              | 19.18              | 53.74              | 40.33              |
| 51        | 25.62              | 19.18              | 53.74              | 40.33              |
| 52        | 25.62              | 19.18              | 53.74              | 40.33              |
| 53        | 25.62              | 19.18              | 53.74              | 40.33              |
| 54        | 25.62              | 19.18              | 53.74              | 40.33              |
| 55        | 25.62              | 19.18              | 53.74              | 40.33              |
| 56        | 28.56              | 20.60              | 60.06              | 43.27              |
| 57        | 30.85              | 23.33              | 64.75              | 49.05              |
| 58        | 33.90              | 26.05              | 71.07              | 54.83              |
| 59        | 36.84              | 28.12              | 75.86              | 57.99              |
| 60        | 42.07              | 30.96              | 84.91              | 62.35              |
| 61        | 45.13              | 33.68              | 86.22              | 64.31              |
| 62        | 51.12              | 38.48              | 93.96              | 70.63              |
| 63        | 56.46              | 41.20              | 98.86              | 72.27              |
| 64        | 64.64              | 46.65              | 109.33             | 78.92              |
| 65        | 70.74              | 51.56              | 114.34             | 83.28              |
| 66        | 79.03              | 57.01              | 123.50             | 89.16              |
| 67        | 87.20              | 61.80              | 132.87             | 94.07              |
| 68        | 96.25              | 69.32              | 144.53             | 104.10             |
| 69        | 104.53             | 74.88              | 152.60             | 109.22             |
| 70        | 112.82             | 82.40              | 159.90             | 116.85             |
| 71        | 124.15             | 89.93              | 172.00             | 124.70             |
| 72        | 135.38             | 98.21              | 181.92             | 132.00             |
| 73        | 146.71             | 108.13             | 192.49             | 141.92             |
| 74        | 160.99             | 118.48             | 206.23             | 151.73             |
| 75        | 177.45             | 129.06             | 221.82             | 161.32             |
| 76        | 194.78             | 141.48             | 237.29             | 172.33             |
| 77        | 211.35             | 154.56             | 255.17             | 186.61             |
| 78        | 228.68             | 167.53             | 268.90             | 197.07             |
| 79        | 248.19             | 180.61             | 286.67             | 208.63             |
| 80        | 267.70             | 195.76             | 306.40             | 224.00             |
| 81        | 290.27             | 211.46             | 323.08             | 235.44             |
| 82        | 312.83             | 229.34             | 341.61             | 250.48             |
| 83        | 338.45             | 247.21             | 362.43             | 264.76             |
| 84        | 369.29             | 270.54             | 387.71             | 284.05             |

**Exhibit IV**

**Genworth Life Insurance Company  
Current Annual Premiums**

Form: 50004 et al

**Annual Premiums per \$10 Daily Benefit**

**Lifetime Benefit Period**

| Issue Age | <b>No Benefit Increase Option</b> |                    | <b>Simple Benefit Increase Option</b> |                    |
|-----------|-----------------------------------|--------------------|---------------------------------------|--------------------|
|           | Elimination Period                | Elimination Period | Elimination Period                    | Elimination Period |
|           | 20 Days                           | 100 Days           | 20 Days                               | 100 Days           |
| 18        | 124.04                            | 111.62             | 260.51                                | 234.46             |
| 19        | 124.04                            | 111.62             | 260.51                                | 234.46             |
| 20        | 124.04                            | 111.62             | 260.51                                | 234.46             |
| 21        | 124.04                            | 111.62             | 260.51                                | 234.46             |
| 22        | 124.04                            | 111.62             | 260.51                                | 234.46             |
| 23        | 124.04                            | 111.62             | 260.51                                | 234.46             |
| 24        | 124.04                            | 111.62             | 260.51                                | 234.46             |
| 25        | 124.04                            | 111.62             | 260.51                                | 234.46             |
| 26        | 124.04                            | 111.62             | 260.51                                | 234.46             |
| 27        | 124.04                            | 111.62             | 260.51                                | 234.46             |
| 28        | 124.04                            | 111.62             | 260.51                                | 234.46             |
| 29        | 124.04                            | 111.62             | 260.51                                | 234.46             |
| 30        | 124.04                            | 111.62             | 260.51                                | 234.46             |
| 31        | 124.04                            | 111.62             | 260.51                                | 234.46             |
| 32        | 124.04                            | 111.62             | 260.51                                | 234.46             |
| 33        | 124.04                            | 111.62             | 260.51                                | 234.46             |
| 34        | 124.04                            | 111.62             | 260.51                                | 234.46             |
| 35        | 124.04                            | 111.62             | 260.51                                | 234.46             |
| 36        | 124.04                            | 111.62             | 260.51                                | 234.46             |
| 37        | 124.04                            | 111.62             | 260.51                                | 234.46             |
| 38        | 124.04                            | 111.62             | 260.51                                | 234.46             |
| 39        | 124.04                            | 111.62             | 260.51                                | 234.46             |
| 40        | 124.04                            | 111.62             | 260.51                                | 234.46             |
| 41        | 124.04                            | 111.62             | 260.51                                | 234.46             |
| 42        | 124.04                            | 111.62             | 260.51                                | 234.46             |
| 43        | 124.04                            | 111.62             | 260.51                                | 234.46             |
| 44        | 124.04                            | 111.62             | 260.51                                | 234.46             |
| 45        | 124.04                            | 111.62             | 260.51                                | 234.46             |
| 46        | 124.04                            | 111.62             | 260.51                                | 234.46             |
| 47        | 124.04                            | 111.62             | 260.51                                | 234.46             |
| 48        | 124.04                            | 111.62             | 260.51                                | 234.46             |
| 49        | 124.04                            | 111.62             | 260.51                                | 234.46             |
| 50        | 124.04                            | 111.62             | 260.51                                | 234.46             |
| 51        | 124.04                            | 111.62             | 260.51                                | 234.46             |
| 52        | 124.04                            | 111.62             | 260.51                                | 234.46             |
| 53        | 124.04                            | 111.62             | 260.51                                | 234.46             |
| 54        | 124.04                            | 111.62             | 260.51                                | 234.46             |
| 55        | 124.04                            | 111.62             | 260.51                                | 234.46             |
| 56        | 130.36                            | 117.39             | 273.81                                | 246.45             |
| 57        | 136.58                            | 122.95             | 286.78                                | 258.11             |
| 58        | 146.82                            | 132.22             | 308.47                                | 277.62             |
| 59        | 156.74                            | 141.05             | 322.53                                | 290.27             |
| 60        | 165.46                            | 148.89             | 333.43                                | 300.08             |
| 61        | 177.89                            | 160.12             | 340.08                                | 306.07             |
| 62        | 187.26                            | 168.51             | 344.11                                | 309.67             |
| 63        | 206.45                            | 185.85             | 361.99                                | 325.80             |
| 64        | 222.14                            | 199.91             | 375.51                                | 338.01             |
| 65        | 236.53                            | 212.88             | 382.48                                | 344.33             |
| 66        | 249.83                            | 224.87             | 390.87                                | 351.74             |
| 67        | 269.12                            | 242.20             | 409.73                                | 368.75             |
| 68        | 287.22                            | 258.44             | 431.20                                | 388.15             |
| 69        | 310.54                            | 279.48             | 453.22                                | 407.88             |
| 70        | 332.01                            | 298.77             | 470.66                                | 423.57             |
| 71        | 365.26                            | 328.74             | 506.20                                | 455.62             |
| 72        | 401.77                            | 361.55             | 539.99                                | 485.92             |
| 73        | 438.62                            | 394.69             | 575.63                                | 518.08             |
| 74        | 477.75                            | 430.01             | 612.04                                | 550.78             |
| 75        | 528.54                            | 475.68             | 660.43                                | 594.38             |
| 76        | 594.60                            | 535.19             | 724.31                                | 651.82             |
| 77        | 658.03                            | 592.31             | 794.61                                | 715.15             |
| 78        | 729.43                            | 656.51             | 857.83                                | 772.05             |
| 79        | 804.53                            | 724.09             | 929.23                                | 836.25             |
| 80        | 881.16                            | 792.98             | 1,008.47                              | 907.64             |
| 81        | 958.33                            | 862.52             | 1,066.57                              | 959.96             |
| 82        | 1,038.12                          | 934.35             | 1,133.60                              | 1,020.24           |
| 83        | 1,140.69                          | 1,026.56           | 1,221.67                              | 1,099.48           |
| 84        | 1,244.24                          | 1,119.87           | 1,306.47                              | 1,175.78           |

Exhibit IV

Genworth Life Insurance Company  
Current Annual Premiums

Form: 50004 et al

Annual Premiums per \$10 Daily Benefit

4 Year Benefit Period

| Issue Age | No Benefit Increase Option    |                                | Simple Benefit Increase Option |                                |
|-----------|-------------------------------|--------------------------------|--------------------------------|--------------------------------|
|           | Elimination Period<br>20 Days | Elimination Period<br>100 Days | Elimination Period<br>20 Days  | Elimination Period<br>100 Days |
| 18        | 82.30                         | 74.01                          | 172.77                         | 155.54                         |
| 19        | 82.30                         | 74.01                          | 172.77                         | 155.54                         |
| 20        | 82.30                         | 74.01                          | 172.77                         | 155.54                         |
| 21        | 82.30                         | 74.01                          | 172.77                         | 155.54                         |
| 22        | 82.30                         | 74.01                          | 172.77                         | 155.54                         |
| 23        | 82.30                         | 74.01                          | 172.77                         | 155.54                         |
| 24        | 82.30                         | 74.01                          | 172.77                         | 155.54                         |
| 25        | 82.30                         | 74.01                          | 172.77                         | 155.54                         |
| 26        | 82.30                         | 74.01                          | 172.77                         | 155.54                         |
| 27        | 82.30                         | 74.01                          | 172.77                         | 155.54                         |
| 28        | 82.30                         | 74.01                          | 172.77                         | 155.54                         |
| 29        | 82.30                         | 74.01                          | 172.77                         | 155.54                         |
| 30        | 82.30                         | 74.01                          | 172.77                         | 155.54                         |
| 31        | 82.30                         | 74.01                          | 172.77                         | 155.54                         |
| 32        | 82.30                         | 74.01                          | 172.77                         | 155.54                         |
| 33        | 82.30                         | 74.01                          | 172.77                         | 155.54                         |
| 34        | 82.30                         | 74.01                          | 172.77                         | 155.54                         |
| 35        | 82.30                         | 74.01                          | 172.77                         | 155.54                         |
| 36        | 82.30                         | 74.01                          | 172.77                         | 155.54                         |
| 37        | 82.30                         | 74.01                          | 172.77                         | 155.54                         |
| 38        | 82.30                         | 74.01                          | 172.77                         | 155.54                         |
| 39        | 82.30                         | 74.01                          | 172.77                         | 155.54                         |
| 40        | 82.30                         | 74.01                          | 172.77                         | 155.54                         |
| 41        | 82.30                         | 74.01                          | 172.77                         | 155.54                         |
| 42        | 82.30                         | 74.01                          | 172.77                         | 155.54                         |
| 43        | 82.30                         | 74.01                          | 172.77                         | 155.54                         |
| 44        | 82.30                         | 74.01                          | 172.77                         | 155.54                         |
| 45        | 82.30                         | 74.01                          | 172.77                         | 155.54                         |
| 46        | 82.30                         | 74.01                          | 172.77                         | 155.54                         |
| 47        | 82.30                         | 74.01                          | 172.77                         | 155.54                         |
| 48        | 82.30                         | 74.01                          | 172.77                         | 155.54                         |
| 49        | 82.30                         | 74.01                          | 172.77                         | 155.54                         |
| 50        | 82.30                         | 74.01                          | 172.77                         | 155.54                         |
| 51        | 82.30                         | 74.01                          | 172.77                         | 155.54                         |
| 52        | 82.30                         | 74.01                          | 172.77                         | 155.54                         |
| 53        | 82.30                         | 74.01                          | 172.77                         | 155.54                         |
| 54        | 82.30                         | 74.01                          | 172.77                         | 155.54                         |
| 55        | 82.30                         | 74.01                          | 172.77                         | 155.54                         |
| 56        | 86.87                         | 78.26                          | 182.47                         | 164.26                         |
| 57        | 91.45                         | 82.30                          | 192.06                         | 172.87                         |
| 58        | 98.86                         | 88.94                          | 207.54                         | 186.83                         |
| 59        | 105.95                        | 95.38                          | 218.11                         | 196.31                         |
| 60        | 112.38                        | 101.15                         | 226.50                         | 203.94                         |
| 61        | 121.43                        | 109.33                         | 232.17                         | 208.95                         |
| 62        | 128.40                        | 115.54                         | 235.99                         | 212.44                         |
| 63        | 142.25                        | 128.08                         | 249.50                         | 224.54                         |
| 64        | 153.80                        | 138.43                         | 260.07                         | 234.02                         |
| 65        | 164.59                        | 148.13                         | 266.18                         | 239.58                         |
| 66        | 174.62                        | 157.18                         | 273.26                         | 245.90                         |
| 67        | 189.01                        | 170.15                         | 287.87                         | 259.09                         |
| 68        | 202.74                        | 182.47                         | 304.33                         | 273.92                         |
| 69        | 220.18                        | 198.16                         | 321.33                         | 289.29                         |
| 70        | 236.53                        | 212.88                         | 335.28                         | 301.82                         |
| 71        | 260.18                        | 234.24                         | 360.68                         | 324.60                         |
| 72        | 291.25                        | 262.04                         | 391.42                         | 352.29                         |
| 73        | 325.04                        | 292.56                         | 426.63                         | 383.90                         |
| 74        | 361.01                        | 324.93                         | 462.38                         | 416.16                         |
| 75        | 400.47                        | 360.46                         | 500.42                         | 450.39                         |
| 76        | 448.97                        | 404.06                         | 546.85                         | 492.14                         |
| 77        | 510.67                        | 459.54                         | 616.61                         | 554.92                         |
| 78        | 572.36                        | 515.13                         | 673.08                         | 605.71                         |
| 79        | 629.58                        | 566.58                         | 727.14                         | 654.44                         |
| 80        | 690.08                        | 621.08                         | 789.81                         | 710.79                         |
| 81        | 750.14                        | 675.15                         | 834.94                         | 751.45                         |
| 82        | 810.96                        | 729.86                         | 885.63                         | 797.01                         |
| 83        | 877.12                        | 789.38                         | 939.36                         | 845.40                         |
| 84        | 985.25                        | 886.72                         | 1,034.52                       | 931.08                         |

Exhibit IV

Genworth Life Insurance Company  
Current Annual Premiums

Form: 50004 et al

Annual Premiums per \$10 Daily Benefit

3 Year Benefit Period

| Issue Age | No Benefit Increase Option    |                                | Simple Benefit Increase Option |                                |
|-----------|-------------------------------|--------------------------------|--------------------------------|--------------------------------|
|           | Elimination Period<br>20 Days | Elimination Period<br>100 Days | Elimination Period<br>20 Days  | Elimination Period<br>100 Days |
| 18        | 76.19                         | 68.56                          | 160.01                         | 143.99                         |
| 19        | 76.19                         | 68.56                          | 160.01                         | 143.99                         |
| 20        | 76.19                         | 68.56                          | 160.01                         | 143.99                         |
| 21        | 76.19                         | 68.56                          | 160.01                         | 143.99                         |
| 22        | 76.19                         | 68.56                          | 160.01                         | 143.99                         |
| 23        | 76.19                         | 68.56                          | 160.01                         | 143.99                         |
| 24        | 76.19                         | 68.56                          | 160.01                         | 143.99                         |
| 25        | 76.19                         | 68.56                          | 160.01                         | 143.99                         |
| 26        | 76.19                         | 68.56                          | 160.01                         | 143.99                         |
| 27        | 76.19                         | 68.56                          | 160.01                         | 143.99                         |
| 28        | 76.19                         | 68.56                          | 160.01                         | 143.99                         |
| 29        | 76.19                         | 68.56                          | 160.01                         | 143.99                         |
| 30        | 76.19                         | 68.56                          | 160.01                         | 143.99                         |
| 31        | 76.19                         | 68.56                          | 160.01                         | 143.99                         |
| 32        | 76.19                         | 68.56                          | 160.01                         | 143.99                         |
| 33        | 76.19                         | 68.56                          | 160.01                         | 143.99                         |
| 34        | 76.19                         | 68.56                          | 160.01                         | 143.99                         |
| 35        | 76.19                         | 68.56                          | 160.01                         | 143.99                         |
| 36        | 76.19                         | 68.56                          | 160.01                         | 143.99                         |
| 37        | 76.19                         | 68.56                          | 160.01                         | 143.99                         |
| 38        | 76.19                         | 68.56                          | 160.01                         | 143.99                         |
| 39        | 76.19                         | 68.56                          | 160.01                         | 143.99                         |
| 40        | 76.19                         | 68.56                          | 160.01                         | 143.99                         |
| 41        | 76.19                         | 68.56                          | 160.01                         | 143.99                         |
| 42        | 76.19                         | 68.56                          | 160.01                         | 143.99                         |
| 43        | 76.19                         | 68.56                          | 160.01                         | 143.99                         |
| 44        | 76.19                         | 68.56                          | 160.01                         | 143.99                         |
| 45        | 76.19                         | 68.56                          | 160.01                         | 143.99                         |
| 46        | 76.19                         | 68.56                          | 160.01                         | 143.99                         |
| 47        | 76.19                         | 68.56                          | 160.01                         | 143.99                         |
| 48        | 76.19                         | 68.56                          | 160.01                         | 143.99                         |
| 49        | 76.19                         | 68.56                          | 160.01                         | 143.99                         |
| 50        | 76.19                         | 68.56                          | 160.01                         | 143.99                         |
| 51        | 76.19                         | 68.56                          | 160.01                         | 143.99                         |
| 52        | 76.19                         | 68.56                          | 160.01                         | 143.99                         |
| 53        | 76.19                         | 68.56                          | 160.01                         | 143.99                         |
| 54        | 76.19                         | 68.56                          | 160.01                         | 143.99                         |
| 55        | 76.19                         | 68.56                          | 160.01                         | 143.99                         |
| 56        | 80.12                         | 72.16                          | 168.30                         | 151.40                         |
| 57        | 83.82                         | 75.43                          | 176.04                         | 158.38                         |
| 58        | 90.03                         | 80.99                          | 189.12                         | 170.15                         |
| 59        | 96.03                         | 86.44                          | 197.62                         | 177.89                         |
| 60        | 101.26                        | 91.12                          | 204.16                         | 183.77                         |
| 61        | 109.00                        | 98.10                          | 208.30                         | 187.48                         |
| 62        | 115.00                        | 103.55                         | 211.35                         | 190.21                         |
| 63        | 122.95                        | 110.64                         | 215.60                         | 194.02                         |
| 64        | 135.71                        | 122.19                         | 229.45                         | 206.45                         |
| 65        | 144.43                        | 130.04                         | 233.59                         | 210.15                         |
| 66        | 156.85                        | 141.16                         | 245.36                         | 220.83                         |
| 67        | 168.84                        | 151.95                         | 257.02                         | 231.41                         |
| 68        | 179.96                        | 161.97                         | 270.21                         | 243.18                         |
| 69        | 194.57                        | 175.16                         | 283.95                         | 255.61                         |
| 70        | 207.86                        | 187.04                         | 294.63                         | 265.20                         |
| 71        | 222.36                        | 200.12                         | 308.14                         | 277.30                         |
| 72        | 244.60                        | 220.18                         | 328.74                         | 295.83                         |
| 73        | 267.05                        | 240.35                         | 350.54                         | 315.45                         |
| 74        | 290.27                        | 261.27                         | 371.80                         | 334.63                         |
| 75        | 321.77                        | 289.61                         | 402.10                         | 361.88                         |
| 76        | 361.99                        | 325.80                         | 440.91                         | 396.76                         |
| 77        | 400.58                        | 360.57                         | 483.74                         | 435.35                         |
| 78        | 444.07                        | 399.70                         | 522.22                         | 470.01                         |
| 79        | 489.74                        | 440.80                         | 565.60                         | 509.03                         |
| 80        | 536.28                        | 482.65                         | 613.78                         | 552.41                         |
| 81        | 583.37                        | 525.05                         | 649.31                         | 584.35                         |
| 82        | 631.66                        | 568.54                         | 689.75                         | 620.76                         |
| 83        | 694.33                        | 624.90                         | 743.60                         | 669.26                         |
| 84        | 757.01                        | 681.36                         | 794.83                         | 715.37                         |

Exhibit IV

**Genworth Life Insurance Company  
Current Annual Premiums**

Form: 50004 et al

Annual Premiums per \$10 Daily Benefit

**2 Year Benefit Period**

| Issue Age | No Benefit Increase Option |                    | Simple Benefit Increase Option |                    |
|-----------|----------------------------|--------------------|--------------------------------|--------------------|
|           | Elimination Period         | Elimination Period | Elimination Period             | Elimination Period |
|           | 20 Days                    | 100 Days           | 20 Days                        | 100 Days           |
| 18        | 66.27                      | 59.62              | 139.19                         | 125.35             |
| 19        | 66.27                      | 59.62              | 139.19                         | 125.35             |
| 20        | 66.27                      | 59.62              | 139.19                         | 125.35             |
| 21        | 66.27                      | 59.62              | 139.19                         | 125.35             |
| 22        | 66.27                      | 59.62              | 139.19                         | 125.35             |
| 23        | 66.27                      | 59.62              | 139.19                         | 125.35             |
| 24        | 66.27                      | 59.62              | 139.19                         | 125.35             |
| 25        | 66.27                      | 59.62              | 139.19                         | 125.35             |
| 26        | 66.27                      | 59.62              | 139.19                         | 125.35             |
| 27        | 66.27                      | 59.62              | 139.19                         | 125.35             |
| 28        | 66.27                      | 59.62              | 139.19                         | 125.35             |
| 29        | 66.27                      | 59.62              | 139.19                         | 125.35             |
| 30        | 66.27                      | 59.62              | 139.19                         | 125.35             |
| 31        | 66.27                      | 59.62              | 139.19                         | 125.35             |
| 32        | 66.27                      | 59.62              | 139.19                         | 125.35             |
| 33        | 66.27                      | 59.62              | 139.19                         | 125.35             |
| 34        | 66.27                      | 59.62              | 139.19                         | 125.35             |
| 35        | 66.27                      | 59.62              | 139.19                         | 125.35             |
| 36        | 66.27                      | 59.62              | 139.19                         | 125.35             |
| 37        | 66.27                      | 59.62              | 139.19                         | 125.35             |
| 38        | 66.27                      | 59.62              | 139.19                         | 125.35             |
| 39        | 66.27                      | 59.62              | 139.19                         | 125.35             |
| 40        | 66.27                      | 59.62              | 139.19                         | 125.35             |
| 41        | 66.27                      | 59.62              | 139.19                         | 125.35             |
| 42        | 66.27                      | 59.62              | 139.19                         | 125.35             |
| 43        | 66.27                      | 59.62              | 139.19                         | 125.35             |
| 44        | 66.27                      | 59.62              | 139.19                         | 125.35             |
| 45        | 66.27                      | 59.62              | 139.19                         | 125.35             |
| 46        | 66.27                      | 59.62              | 139.19                         | 125.35             |
| 47        | 66.27                      | 59.62              | 139.19                         | 125.35             |
| 48        | 66.27                      | 59.62              | 139.19                         | 125.35             |
| 49        | 66.27                      | 59.62              | 139.19                         | 125.35             |
| 50        | 66.27                      | 59.62              | 139.19                         | 125.35             |
| 51        | 66.27                      | 59.62              | 139.19                         | 125.35             |
| 52        | 66.27                      | 59.62              | 139.19                         | 125.35             |
| 53        | 66.27                      | 59.62              | 139.19                         | 125.35             |
| 54        | 66.27                      | 59.62              | 139.19                         | 125.35             |
| 55        | 66.27                      | 59.62              | 139.19                         | 125.35             |
| 56        | 69.32                      | 62.35              | 145.62                         | 131.02             |
| 57        | 72.27                      | 65.07              | 151.73                         | 136.58             |
| 58        | 77.28                      | 69.54              | 162.30                         | 146.06             |
| 59        | 82.08                      | 73.90              | 168.84                         | 151.95             |
| 60        | 86.22                      | 77.61              | 173.75                         | 156.42             |
| 61        | 92.21                      | 83.06              | 176.25                         | 158.60             |
| 62        | 96.57                      | 86.87              | 177.45                         | 159.69             |
| 63        | 105.95                     | 95.38              | 185.74                         | 167.21             |
| 64        | 113.36                     | 102.02             | 191.73                         | 172.55             |
| 65        | 120.12                     | 108.13             | 194.24                         | 174.84             |
| 66        | 126.22                     | 113.58             | 197.51                         | 177.78             |
| 67        | 135.27                     | 121.75             | 206.01                         | 185.41             |
| 68        | 143.66                     | 129.27             | 215.71                         | 194.13             |
| 69        | 154.56                     | 139.08             | 225.52                         | 202.96             |
| 70        | 164.37                     | 147.91             | 233.04                         | 209.72             |
| 71        | 180.83                     | 162.74             | 250.59                         | 225.52             |
| 72        | 198.93                     | 178.98             | 267.27                         | 240.56             |
| 73        | 217.13                     | 195.44             | 285.04                         | 256.48             |
| 74        | 236.53                     | 212.88             | 303.02                         | 272.72             |
| 75        | 261.71                     | 235.55             | 327.00                         | 294.30             |
| 76        | 294.41                     | 264.98             | 358.61                         | 322.75             |
| 77        | 325.80                     | 293.21             | 393.38                         | 354.03             |
| 78        | 361.12                     | 325.04             | 424.66                         | 382.26             |
| 79        | 398.29                     | 358.50             | 459.98                         | 413.98             |
| 80        | 436.22                     | 392.62             | 499.22                         | 449.30             |
| 81        | 474.48                     | 426.95             | 528.00                         | 475.24             |
| 82        | 513.94                     | 462.60             | 561.24                         | 505.11             |
| 83        | 564.73                     | 508.27             | 604.84                         | 544.35             |
| 84        | 615.96                     | 554.37             | 646.81                         | 582.17             |

**Exhibit IV**

**Genworth Life Insurance Company  
Current Annual Premiums**

**Form: 50018 et al**

**Annual Premiums per \$10 Daily Benefit**

**5 Year Benefit Period**

| Issue<br>Age | No Benefit<br>Increase Option |                    | Compound Benefit<br>Increase Option |                    |
|--------------|-------------------------------|--------------------|-------------------------------------|--------------------|
|              | Elimination Period            | Elimination Period | Elimination Period                  | Elimination Period |
|              | 20 Days                       | 100 Days           | 20 Days                             | 100 Days           |
| 18           | 17.94                         | 16.43              | 20.00                               | 17.97              |
| 19           | 17.94                         | 16.43              | 20.00                               | 17.97              |
| 20           | 17.94                         | 16.43              | 20.00                               | 17.97              |
| 21           | 19.01                         | 17.37              | 22.58                               | 20.21              |
| 22           | 20.15                         | 18.37              | 25.17                               | 22.44              |
| 23           | 21.35                         | 19.42              | 27.75                               | 24.68              |
| 24           | 22.63                         | 20.54              | 30.33                               | 26.91              |
| 25           | 23.98                         | 21.71              | 32.92                               | 29.15              |
| 26           | 25.42                         | 22.97              | 35.50                               | 31.38              |
| 27           | 26.93                         | 24.29              | 38.08                               | 33.62              |
| 28           | 28.55                         | 25.68              | 40.66                               | 35.85              |
| 29           | 30.25                         | 27.15              | 43.24                               | 38.08              |
| 30           | 32.06                         | 28.71              | 45.82                               | 40.32              |
| 31           | 33.98                         | 30.36              | 51.36                               | 45.10              |
| 32           | 36.00                         | 32.10              | 56.91                               | 49.90              |
| 33           | 38.16                         | 33.94              | 62.45                               | 54.70              |
| 34           | 40.34                         | 35.88              | 67.98                               | 59.48              |
| 35           | 42.85                         | 37.94              | 73.52                               | 64.28              |
| 36           | 45.41                         | 40.12              | 79.06                               | 69.07              |
| 37           | 48.12                         | 42.42              | 84.59                               | 73.86              |
| 38           | 51.00                         | 44.86              | 90.13                               | 78.65              |
| 39           | 54.05                         | 47.44              | 95.67                               | 83.45              |
| 40           | 57.28                         | 50.16              | 101.22                              | 88.24              |
| 41           | 60.70                         | 53.04              | 112.11                              | 96.48              |
| 42           | 64.33                         | 56.08              | 123.01                              | 104.72             |
| 43           | 68.18                         | 59.30              | 133.91                              | 112.96             |
| 44           | 72.25                         | 62.71              | 144.80                              | 121.20             |
| 45           | 76.57                         | 66.30              | 155.70                              | 129.44             |
| 46           | 81.14                         | 70.11              | 166.60                              | 137.67             |
| 47           | 85.99                         | 74.13              | 177.50                              | 145.91             |
| 48           | 91.13                         | 78.38              | 188.38                              | 154.15             |
| 49           | 96.57                         | 82.88              | 199.28                              | 162.39             |
| 50           | 102.35                        | 87.65              | 210.18                              | 170.63             |
| 51           | 125.81                        | 107.50             | 231.48                              | 188.83             |
| 52           | 152.25                        | 129.80             | 284.71                              | 233.29             |
| 53           | 174.45                        | 148.39             | 331.47                              | 272.75             |
| 54           | 201.30                        | 170.85             | 388.51                              | 320.98             |
| 55           | 221.20                        | 187.32             | 433.56                              | 359.55             |
| 56           | 258.33                        | 218.26             | 514.08                              | 424.42             |
| 57           | 305.36                        | 257.43             | 616.83                              | 507.12             |
| 58           | 347.20                        | 292.04             | 711.76                              | 582.84             |
| 59           | 435.35                        | 365.37             | 901.17                              | 735.21             |
| 60           | 457.68                        | 383.25             | 961.13                              | 781.38             |
| 61           | 667.30                        | 557.55             | 1,421.35                            | 1,163.24           |
| 62           | 870.35                        | 725.58             | 1,871.26                            | 1,541.14           |
| 63           | 1,345.93                      | 1,119.54           | 2,893.75                            | 2,397.55           |
| 64           | 2,673.88                      | 2,219.15           | 5,748.85                            | 4,790.20           |





**Exhibit IV**

**Genworth Life Insurance Company  
Current Annual Premiums**

Form: 50021 et al

**Annual Premiums per \$10 Daily Benefit**

**4 Year Benefit Period**

| Issue Age | No Benefit Increase Option |                             | Simple Benefit Increase Option |                             | Compound Benefit Increase Option |                             |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
|           | Elimination Period 20 Days | Elimination Period 100 Days | Elimination Period 20 Days     | Elimination Period 100 Days | Elimination Period 20 Days       | Elimination Period 100 Days |
| 18        | 19.62                      | 14.17                       | 34.88                          | 25.07                       | 43.60                            | 31.61                       |
| 19        | 19.62                      | 14.17                       | 34.88                          | 25.07                       | 43.60                            | 31.61                       |
| 20        | 19.62                      | 14.17                       | 34.88                          | 25.07                       | 43.60                            | 31.61                       |
| 21        | 19.62                      | 14.17                       | 34.88                          | 25.07                       | 43.60                            | 31.61                       |
| 22        | 19.62                      | 14.17                       | 34.88                          | 25.07                       | 43.60                            | 31.61                       |
| 23        | 19.62                      | 14.17                       | 34.88                          | 25.07                       | 43.60                            | 31.61                       |
| 24        | 19.62                      | 14.17                       | 34.88                          | 25.07                       | 43.60                            | 31.61                       |
| 25        | 19.62                      | 14.17                       | 34.88                          | 25.07                       | 43.60                            | 31.61                       |
| 26        | 19.62                      | 14.17                       | 34.88                          | 25.07                       | 43.60                            | 31.61                       |
| 27        | 19.62                      | 14.17                       | 34.88                          | 25.07                       | 43.60                            | 31.61                       |
| 28        | 19.62                      | 14.17                       | 34.88                          | 25.07                       | 43.60                            | 31.61                       |
| 29        | 19.62                      | 14.17                       | 34.88                          | 25.07                       | 43.60                            | 31.61                       |
| 30        | 19.62                      | 14.17                       | 34.88                          | 25.07                       | 43.60                            | 31.61                       |
| 31        | 19.62                      | 14.17                       | 34.88                          | 25.07                       | 43.60                            | 31.61                       |
| 32        | 19.62                      | 14.17                       | 34.88                          | 25.07                       | 43.60                            | 31.61                       |
| 33        | 19.62                      | 14.17                       | 34.88                          | 25.07                       | 43.60                            | 31.61                       |
| 34        | 19.62                      | 14.17                       | 34.88                          | 25.07                       | 43.60                            | 31.61                       |
| 35        | 19.62                      | 14.17                       | 34.88                          | 25.07                       | 43.60                            | 31.61                       |
| 36        | 19.62                      | 14.17                       | 34.88                          | 25.07                       | 43.60                            | 31.61                       |
| 37        | 19.62                      | 14.17                       | 34.88                          | 25.07                       | 43.60                            | 31.61                       |
| 38        | 19.62                      | 14.17                       | 34.88                          | 25.07                       | 43.60                            | 31.61                       |
| 39        | 19.62                      | 14.17                       | 34.88                          | 25.07                       | 43.60                            | 31.61                       |
| 40        | 19.62                      | 14.17                       | 34.88                          | 25.07                       | 43.60                            | 31.61                       |
| 41        | 19.62                      | 14.17                       | 34.88                          | 25.07                       | 43.60                            | 31.61                       |
| 42        | 19.62                      | 14.17                       | 34.88                          | 25.07                       | 43.60                            | 31.61                       |
| 43        | 19.62                      | 14.17                       | 34.88                          | 25.07                       | 43.60                            | 31.61                       |
| 44        | 19.62                      | 14.17                       | 34.88                          | 25.07                       | 43.60                            | 31.61                       |
| 45        | 19.62                      | 14.17                       | 34.88                          | 25.07                       | 43.60                            | 31.61                       |
| 46        | 20.71                      | 15.26                       | 35.97                          | 26.16                       | 45.78                            | 32.70                       |
| 47        | 21.80                      | 15.26                       | 37.06                          | 26.16                       | 46.87                            | 33.79                       |
| 48        | 21.80                      | 15.26                       | 37.06                          | 27.25                       | 46.87                            | 33.79                       |
| 49        | 21.80                      | 16.35                       | 38.15                          | 28.34                       | 47.96                            | 34.88                       |
| 50        | 22.89                      | 16.35                       | 39.24                          | 28.34                       | 49.05                            | 34.88                       |
| 51        | 23.98                      | 17.44                       | 40.33                          | 30.52                       | 53.41                            | 38.15                       |
| 52        | 25.07                      | 17.44                       | 41.42                          | 30.52                       | 54.50                            | 39.24                       |
| 53        | 26.16                      | 18.53                       | 43.60                          | 31.61                       | 55.59                            | 40.33                       |
| 54        | 28.34                      | 19.62                       | 45.78                          | 32.70                       | 58.86                            | 42.51                       |
| 55        | 30.52                      | 21.80                       | 50.14                          | 35.97                       | 65.40                            | 46.87                       |
| 56        | 33.79                      | 25.07                       | 55.59                          | 40.33                       | 70.85                            | 52.32                       |
| 57        | 37.06                      | 27.25                       | 59.95                          | 44.69                       | 76.30                            | 56.68                       |
| 58        | 41.42                      | 30.52                       | 66.49                          | 47.96                       | 83.93                            | 61.04                       |
| 59        | 45.78                      | 32.70                       | 73.03                          | 52.32                       | 92.65                            | 66.49                       |
| 60        | 51.23                      | 38.15                       | 80.66                          | 61.04                       | 101.37                           | 76.30                       |
| 61        | 56.68                      | 44.69                       | 90.47                          | 69.76                       | 113.36                           | 88.29                       |
| 62        | 63.22                      | 47.96                       | 98.10                          | 75.21                       | 124.26                           | 93.74                       |
| 63        | 71.94                      | 55.59                       | 112.27                         | 87.20                       | 141.70                           | 110.09                      |
| 64        | 80.66                      | 61.04                       | 125.35                         | 94.83                       | 159.14                           | 119.90                      |
| 65        | 90.47                      | 70.85                       | 138.43                         | 107.91                      | 174.40                           | 136.25                      |
| 66        | 98.10                      | 75.21                       | 148.24                         | 114.45                      | 187.48                           | 143.88                      |
| 67        | 110.09                     | 83.93                       | 163.50                         | 124.26                      | 206.01                           | 155.87                      |
| 68        | 120.99                     | 93.74                       | 178.76                         | 138.43                      | 223.45                           | 173.31                      |
| 69        | 135.16                     | 102.46                      | 197.29                         | 150.42                      | 246.34                           | 187.48                      |
| 70        | 149.33                     | 113.36                      | 216.91                         | 164.59                      | 269.23                           | 204.92                      |
| 71        | 163.50                     | 124.26                      | 234.35                         | 177.67                      | 288.85                           | 219.09                      |
| 72        | 180.94                     | 137.34                      | 256.15                         | 195.11                      | 310.65                           | 236.53                      |
| 73        | 200.56                     | 153.69                      | 280.13                         | 215.82                      | 335.72                           | 258.33                      |
| 74        | 220.18                     | 170.04                      | 306.29                         | 236.53                      | 361.88                           | 279.04                      |
| 75        | 245.25                     | 186.39                      | 338.99                         | 257.24                      | 392.40                           | 297.57                      |
| 76        | 273.59                     | 207.10                      | 371.69                         | 281.22                      | 427.28                           | 322.64                      |
| 77        | 305.20                     | 233.26                      | 412.02                         | 315.01                      | 464.34                           | 354.25                      |
| 78        | 337.90                     | 257.24                      | 450.17                         | 342.26                      | 500.31                           | 381.50                      |
| 79        | 367.33                     | 283.40                      | 485.05                         | 373.87                      | 531.92                           | 407.66                      |
| 80        | 401.12                     | 308.47                      | 522.11                         | 401.12                      | 568.98                           | 434.91                      |
| 81        | 438.18                     | 334.63                      | 566.80                         | 431.64                      | 609.31                           | 463.25                      |
| 82        | 476.33                     | 365.15                      | 604.95                         | 463.25                      | 651.82                           | 495.95                      |
| 83        | 521.02                     | 397.85                      | 656.18                         | 501.40                      | 699.78                           | 530.83                      |
| 84        | 564.62                     | 430.55                      | 700.87                         | 534.10                      | 747.74                           | 566.80                      |
| 85        | 564.62                     | 430.55                      | 700.87                         | 534.10                      | 747.74                           | 566.80                      |
| 86        | 564.62                     | 430.55                      | 700.87                         | 534.10                      | 747.74                           | 566.80                      |
| 87        | 564.62                     | 430.55                      | 700.87                         | 534.10                      | 747.74                           | 566.80                      |
| 88        | 564.62                     | 430.55                      | 700.87                         | 534.10                      | 747.74                           | 566.80                      |
| 89        | 564.62                     | 430.55                      | 700.87                         | 534.10                      | 747.74                           | 566.80                      |
| 90        | 564.62                     | 430.55                      | 700.87                         | 534.10                      | 747.74                           | 566.80                      |
| 91        | 564.62                     | 430.55                      | 700.87                         | 534.10                      | 747.74                           | 566.80                      |
| 92        | 564.62                     | 430.55                      | 700.87                         | 534.10                      | 747.74                           | 566.80                      |
| 93        | 564.62                     | 430.55                      | 700.87                         | 534.10                      | 747.74                           | 566.80                      |
| 94        | 564.62                     | 430.55                      | 700.87                         | 534.10                      | 747.74                           | 566.80                      |
| 95        | 564.62                     | 430.55                      | 700.87                         | 534.10                      | 747.74                           | 566.80                      |
| 96        | 564.62                     | 430.55                      | 700.87                         | 534.10                      | 747.74                           | 566.80                      |
| 97        | 564.62                     | 430.55                      | 700.87                         | 534.10                      | 747.74                           | 566.80                      |
| 98        | 564.62                     | 430.55                      | 700.87                         | 534.10                      | 747.74                           | 566.80                      |
| 99        | 564.62                     | 430.55                      | 700.87                         | 534.10                      | 747.74                           | 566.80                      |
| 100       | 564.62                     | 430.55                      | 700.87                         | 534.10                      | 747.74                           | 566.80                      |

**Exhibit IV**

**Genworth Life Insurance Company  
Current Annual Premiums**

Form: 50021 et al

**Annual Premiums per \$10 Daily Benefit**

**3 Year Benefit Period**

| Issue Age | No Benefit Increase Option |                             | Simple Benefit Increase Option |                             | Compound Benefit Increase Option |                             |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
|           | Elimination Period 20 Days | Elimination Period 100 Days | Elimination Period 20 Days     | Elimination Period 100 Days | Elimination Period 20 Days       | Elimination Period 100 Days |
| 18        | 17.44                      | 13.08                       | 30.52                          | 22.89                       | 38.15                            | 28.34                       |
| 19        | 17.44                      | 13.08                       | 30.52                          | 22.89                       | 38.15                            | 28.34                       |
| 20        | 17.44                      | 13.08                       | 30.52                          | 22.89                       | 38.15                            | 28.34                       |
| 21        | 17.44                      | 13.08                       | 30.52                          | 22.89                       | 38.15                            | 28.34                       |
| 22        | 17.44                      | 13.08                       | 30.52                          | 22.89                       | 38.15                            | 28.34                       |
| 23        | 17.44                      | 13.08                       | 30.52                          | 22.89                       | 38.15                            | 28.34                       |
| 24        | 17.44                      | 13.08                       | 30.52                          | 22.89                       | 38.15                            | 28.34                       |
| 25        | 17.44                      | 13.08                       | 30.52                          | 22.89                       | 38.15                            | 28.34                       |
| 26        | 17.44                      | 13.08                       | 30.52                          | 22.89                       | 38.15                            | 28.34                       |
| 27        | 17.44                      | 13.08                       | 30.52                          | 22.89                       | 38.15                            | 28.34                       |
| 28        | 17.44                      | 13.08                       | 30.52                          | 22.89                       | 38.15                            | 28.34                       |
| 29        | 17.44                      | 13.08                       | 30.52                          | 22.89                       | 38.15                            | 28.34                       |
| 30        | 17.44                      | 13.08                       | 30.52                          | 22.89                       | 38.15                            | 28.34                       |
| 31        | 17.44                      | 13.08                       | 30.52                          | 22.89                       | 38.15                            | 28.34                       |
| 32        | 17.44                      | 13.08                       | 30.52                          | 22.89                       | 38.15                            | 28.34                       |
| 33        | 17.44                      | 13.08                       | 30.52                          | 22.89                       | 38.15                            | 28.34                       |
| 34        | 17.44                      | 13.08                       | 30.52                          | 22.89                       | 38.15                            | 28.34                       |
| 35        | 17.44                      | 13.08                       | 30.52                          | 22.89                       | 38.15                            | 28.34                       |
| 36        | 17.44                      | 13.08                       | 30.52                          | 22.89                       | 38.15                            | 28.34                       |
| 37        | 17.44                      | 13.08                       | 30.52                          | 22.89                       | 38.15                            | 28.34                       |
| 38        | 17.44                      | 13.08                       | 30.52                          | 22.89                       | 38.15                            | 28.34                       |
| 39        | 17.44                      | 13.08                       | 30.52                          | 22.89                       | 38.15                            | 28.34                       |
| 40        | 17.44                      | 13.08                       | 30.52                          | 22.89                       | 38.15                            | 28.34                       |
| 41        | 17.44                      | 13.08                       | 30.52                          | 22.89                       | 38.15                            | 28.34                       |
| 42        | 17.44                      | 13.08                       | 30.52                          | 22.89                       | 38.15                            | 28.34                       |
| 43        | 17.44                      | 13.08                       | 30.52                          | 22.89                       | 38.15                            | 28.34                       |
| 44        | 17.44                      | 13.08                       | 30.52                          | 22.89                       | 38.15                            | 28.34                       |
| 45        | 17.44                      | 13.08                       | 30.52                          | 22.89                       | 38.15                            | 28.34                       |
| 46        | 18.53                      | 14.17                       | 31.61                          | 23.98                       | 40.33                            | 30.52                       |
| 47        | 18.53                      | 14.17                       | 32.70                          | 25.07                       | 41.42                            | 31.61                       |
| 48        | 19.62                      | 14.17                       | 33.79                          | 25.07                       | 42.51                            | 31.61                       |
| 49        | 19.62                      | 15.26                       | 33.79                          | 26.16                       | 42.51                            | 32.70                       |
| 50        | 20.71                      | 15.26                       | 34.88                          | 26.16                       | 43.60                            | 32.70                       |
| 51        | 21.80                      | 16.35                       | 35.97                          | 27.25                       | 45.78                            | 35.97                       |
| 52        | 21.80                      | 16.35                       | 37.06                          | 28.34                       | 46.87                            | 37.06                       |
| 53        | 23.98                      | 17.44                       | 39.24                          | 29.43                       | 50.14                            | 39.24                       |
| 54        | 25.07                      | 18.53                       | 41.42                          | 31.61                       | 52.32                            | 40.33                       |
| 55        | 27.25                      | 20.71                       | 44.69                          | 33.79                       | 57.77                            | 43.60                       |
| 56        | 30.52                      | 22.89                       | 49.05                          | 38.15                       | 63.22                            | 47.96                       |
| 57        | 33.79                      | 26.16                       | 53.41                          | 41.42                       | 68.67                            | 53.41                       |
| 58        | 37.06                      | 28.34                       | 59.95                          | 45.78                       | 76.30                            | 57.77                       |
| 59        | 41.42                      | 31.61                       | 65.40                          | 50.14                       | 83.93                            | 63.22                       |
| 60        | 45.78                      | 35.97                       | 71.94                          | 56.68                       | 91.56                            | 71.94                       |
| 61        | 51.23                      | 41.42                       | 80.66                          | 65.40                       | 101.37                           | 81.75                       |
| 62        | 56.68                      | 44.69                       | 88.29                          | 69.76                       | 112.27                           | 88.29                       |
| 63        | 65.40                      | 52.32                       | 102.46                         | 82.84                       | 128.62                           | 103.55                      |
| 64        | 73.03                      | 57.77                       | 113.36                         | 89.38                       | 142.79                           | 112.27                      |
| 65        | 80.66                      | 66.49                       | 124.26                         | 101.37                      | 155.87                           | 127.53                      |
| 66        | 88.29                      | 70.85                       | 132.98                         | 106.82                      | 166.77                           | 134.07                      |
| 67        | 99.19                      | 78.48                       | 147.15                         | 116.63                      | 185.30                           | 147.15                      |
| 68        | 110.09                     | 89.38                       | 161.32                         | 130.80                      | 201.65                           | 164.59                      |
| 69        | 122.08                     | 97.01                       | 177.67                         | 141.70                      | 221.27                           | 176.58                      |
| 70        | 134.07                     | 106.82                      | 195.11                         | 154.78                      | 241.98                           | 191.84                      |
| 71        | 146.06                     | 115.54                      | 209.28                         | 165.68                      | 257.24                           | 203.83                      |
| 72        | 162.41                     | 129.71                      | 231.08                         | 184.21                      | 280.13                           | 222.36                      |
| 73        | 180.94                     | 146.06                      | 253.97                         | 203.83                      | 305.20                           | 245.25                      |
| 74        | 198.38                     | 159.14                      | 275.77                         | 222.36                      | 324.82                           | 261.60                      |
| 75        | 220.18                     | 174.40                      | 304.11                         | 240.89                      | 352.07                           | 280.13                      |
| 76        | 244.16                     | 192.93                      | 331.36                         | 262.69                      | 380.41                           | 300.84                      |
| 77        | 274.68                     | 220.18                      | 371.69                         | 296.48                      | 418.56                           | 334.63                      |
| 78        | 306.29                     | 244.16                      | 407.66                         | 324.82                      | 453.44                           | 360.79                      |
| 79        | 330.27                     | 265.96                      | 436.00                         | 350.98                      | 480.69                           | 385.86                      |
| 80        | 357.52                     | 285.58                      | 464.34                         | 371.69                      | 512.30                           | 409.84                      |
| 81        | 384.77                     | 308.47                      | 497.04                         | 397.85                      | 545.00                           | 437.09                      |
| 82        | 414.20                     | 331.36                      | 528.65                         | 424.01                      | 582.06                           | 465.43                      |
| 83        | 441.45                     | 353.16                      | 559.17                         | 449.08                      | 613.67                           | 491.59                      |
| 84        | 466.52                     | 372.78                      | 588.60                         | 470.88                      | 644.19                           | 516.66                      |
| 85        | 466.52                     | 372.78                      | 588.60                         | 470.88                      | 644.19                           | 516.66                      |
| 86        | 466.52                     | 372.78                      | 588.60                         | 470.88                      | 644.19                           | 516.66                      |
| 87        | 466.52                     | 372.78                      | 588.60                         | 470.88                      | 644.19                           | 516.66                      |
| 88        | 466.52                     | 372.78                      | 588.60                         | 470.88                      | 644.19                           | 516.66                      |
| 89        | 466.52                     | 372.78                      | 588.60                         | 470.88                      | 644.19                           | 516.66                      |
| 90        | 466.52                     | 372.78                      | 588.60                         | 470.88                      | 644.19                           | 516.66                      |
| 91        | 466.52                     | 372.78                      | 588.60                         | 470.88                      | 644.19                           | 516.66                      |
| 92        | 466.52                     | 372.78                      | 588.60                         | 470.88                      | 644.19                           | 516.66                      |
| 93        | 466.52                     | 372.78                      | 588.60                         | 470.88                      | 644.19                           | 516.66                      |
| 94        | 466.52                     | 372.78                      | 588.60                         | 470.88                      | 644.19                           | 516.66                      |
| 95        | 466.52                     | 372.78                      | 588.60                         | 470.88                      | 644.19                           | 516.66                      |
| 96        | 466.52                     | 372.78                      | 588.60                         | 470.88                      | 644.19                           | 516.66                      |
| 97        | 466.52                     | 372.78                      | 588.60                         | 470.88                      | 644.19                           | 516.66                      |
| 98        | 466.52                     | 372.78                      | 588.60                         | 470.88                      | 644.19                           | 516.66                      |
| 99        | 466.52                     | 372.78                      | 588.60                         | 470.88                      | 644.19                           | 516.66                      |
| 100       | 466.52                     | 372.78                      | 588.60                         | 470.88                      | 644.19                           | 516.66                      |

**Exhibit IV**

**Genworth Life Insurance Company  
Current Annual Premiums**

Form: 50021 et al

**Annual Premiums per \$10 Daily Benefit**

**2 Year Benefit Period**

| Issue Age | No Benefit Increase Option |                             | Simple Benefit Increase Option |                             | Compound Benefit Increase Option |                             |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
|           | Elimination Period 20 Days | Elimination Period 100 Days | Elimination Period 20 Days     | Elimination Period 100 Days | Elimination Period 20 Days       | Elimination Period 100 Days |
| 18        | 15.26                      | 10.90                       | 26.16                          | 19.62                       | 32.70                            | 23.98                       |
| 19        | 15.26                      | 10.90                       | 26.16                          | 19.62                       | 32.70                            | 23.98                       |
| 20        | 15.26                      | 10.90                       | 26.16                          | 19.62                       | 32.70                            | 23.98                       |
| 21        | 15.26                      | 10.90                       | 26.16                          | 19.62                       | 32.70                            | 23.98                       |
| 22        | 15.26                      | 10.90                       | 26.16                          | 19.62                       | 32.70                            | 23.98                       |
| 23        | 15.26                      | 10.90                       | 26.16                          | 19.62                       | 32.70                            | 23.98                       |
| 24        | 15.26                      | 10.90                       | 26.16                          | 19.62                       | 32.70                            | 23.98                       |
| 25        | 15.26                      | 10.90                       | 26.16                          | 19.62                       | 32.70                            | 23.98                       |
| 26        | 15.26                      | 10.90                       | 26.16                          | 19.62                       | 32.70                            | 23.98                       |
| 27        | 15.26                      | 10.90                       | 26.16                          | 19.62                       | 32.70                            | 23.98                       |
| 28        | 15.26                      | 10.90                       | 26.16                          | 19.62                       | 32.70                            | 23.98                       |
| 29        | 15.26                      | 10.90                       | 26.16                          | 19.62                       | 32.70                            | 23.98                       |
| 30        | 15.26                      | 10.90                       | 26.16                          | 19.62                       | 32.70                            | 23.98                       |
| 31        | 15.26                      | 10.90                       | 26.16                          | 19.62                       | 32.70                            | 23.98                       |
| 32        | 15.26                      | 10.90                       | 26.16                          | 19.62                       | 32.70                            | 23.98                       |
| 33        | 15.26                      | 10.90                       | 26.16                          | 19.62                       | 32.70                            | 23.98                       |
| 34        | 15.26                      | 10.90                       | 26.16                          | 19.62                       | 32.70                            | 23.98                       |
| 35        | 15.26                      | 10.90                       | 26.16                          | 19.62                       | 32.70                            | 23.98                       |
| 36        | 15.26                      | 10.90                       | 26.16                          | 19.62                       | 32.70                            | 23.98                       |
| 37        | 15.26                      | 10.90                       | 26.16                          | 19.62                       | 32.70                            | 23.98                       |
| 38        | 15.26                      | 10.90                       | 26.16                          | 19.62                       | 32.70                            | 23.98                       |
| 39        | 15.26                      | 10.90                       | 26.16                          | 19.62                       | 32.70                            | 23.98                       |
| 40        | 15.26                      | 10.90                       | 26.16                          | 19.62                       | 32.70                            | 23.98                       |
| 41        | 15.26                      | 10.90                       | 26.16                          | 19.62                       | 32.70                            | 23.98                       |
| 42        | 15.26                      | 10.90                       | 26.16                          | 19.62                       | 32.70                            | 23.98                       |
| 43        | 15.26                      | 10.90                       | 26.16                          | 19.62                       | 32.70                            | 23.98                       |
| 44        | 15.26                      | 10.90                       | 26.16                          | 19.62                       | 32.70                            | 23.98                       |
| 45        | 15.26                      | 10.90                       | 26.16                          | 19.62                       | 32.70                            | 23.98                       |
| 46        | 15.26                      | 11.99                       | 27.25                          | 20.71                       | 33.79                            | 25.07                       |
| 47        | 16.35                      | 11.99                       | 28.34                          | 20.71                       | 34.88                            | 26.16                       |
| 48        | 16.35                      | 11.99                       | 28.34                          | 20.71                       | 34.88                            | 26.16                       |
| 49        | 16.35                      | 11.99                       | 28.34                          | 20.71                       | 35.97                            | 27.25                       |
| 50        | 17.44                      | 13.08                       | 29.43                          | 21.80                       | 37.06                            | 29.43                       |
| 51        | 17.44                      | 13.08                       | 30.52                          | 22.89                       | 38.15                            | 30.52                       |
| 52        | 18.53                      | 14.17                       | 31.61                          | 23.98                       | 40.33                            | 31.61                       |
| 53        | 19.62                      | 15.26                       | 32.70                          | 25.07                       | 41.42                            | 32.70                       |
| 54        | 20.71                      | 15.26                       | 34.88                          | 26.16                       | 44.69                            | 32.70                       |
| 55        | 22.89                      | 17.44                       | 38.15                          | 28.34                       | 49.05                            | 37.06                       |
| 56        | 26.16                      | 18.53                       | 42.51                          | 30.52                       | 54.50                            | 39.24                       |
| 57        | 28.34                      | 21.80                       | 45.78                          | 34.88                       | 58.86                            | 44.69                       |
| 58        | 31.61                      | 23.98                       | 50.14                          | 38.15                       | 64.31                            | 49.05                       |
| 59        | 34.88                      | 26.16                       | 55.59                          | 42.51                       | 69.76                            | 53.41                       |
| 60        | 40.33                      | 29.43                       | 63.22                          | 46.87                       | 79.57                            | 58.86                       |
| 61        | 43.60                      | 32.70                       | 68.67                          | 51.23                       | 86.11                            | 64.31                       |
| 62        | 49.05                      | 37.06                       | 77.39                          | 58.86                       | 98.10                            | 74.12                       |
| 63        | 55.59                      | 40.33                       | 86.11                          | 63.22                       | 109.00                           | 79.57                       |
| 64        | 64.31                      | 45.78                       | 99.19                          | 71.94                       | 125.35                           | 90.47                       |
| 65        | 70.85                      | 51.23                       | 107.91                         | 78.48                       | 136.25                           | 99.19                       |
| 66        | 79.57                      | 56.68                       | 119.90                         | 86.11                       | 150.42                           | 107.91                      |
| 67        | 87.20                      | 62.13                       | 129.71                         | 91.56                       | 163.50                           | 115.54                      |
| 68        | 95.92                      | 69.76                       | 141.70                         | 102.46                      | 176.58                           | 127.53                      |
| 69        | 104.64                     | 75.21                       | 152.60                         | 109.00                      | 190.75                           | 136.25                      |
| 70        | 113.36                     | 82.84                       | 163.50                         | 119.90                      | 202.74                           | 148.24                      |
| 71        | 124.26                     | 90.47                       | 177.67                         | 128.62                      | 219.09                           | 158.05                      |
| 72        | 135.16                     | 98.10                       | 191.84                         | 139.52                      | 233.26                           | 168.95                      |
| 73        | 147.15                     | 107.91                      | 204.92                         | 151.51                      | 246.34                           | 182.03                      |
| 74        | 161.32                     | 118.81                      | 223.45                         | 164.59                      | 263.78                           | 194.02                      |
| 75        | 177.67                     | 128.62                      | 245.25                         | 177.67                      | 283.40                           | 206.01                      |
| 76        | 196.20                     | 142.79                      | 267.05                         | 194.02                      | 307.38                           | 222.36                      |
| 77        | 218.00                     | 159.14                      | 294.30                         | 214.73                      | 330.27                           | 241.98                      |
| 78        | 239.80                     | 175.49                      | 319.37                         | 234.35                      | 355.34                           | 260.51                      |
| 79        | 262.69                     | 191.84                      | 347.71                         | 252.88                      | 379.32                           | 281.22                      |
| 80        | 286.67                     | 209.28                      | 372.78                         | 272.50                      | 406.57                           | 301.93                      |
| 81        | 313.92                     | 228.90                      | 404.39                         | 294.30                      | 438.18                           | 325.91                      |
| 82        | 341.17                     | 249.61                      | 432.73                         | 317.19                      | 469.79                           | 350.98                      |
| 83        | 372.78                     | 272.50                      | 468.70                         | 342.26                      | 505.76                           | 377.14                      |
| 84        | 406.57                     | 297.57                      | 503.58                         | 369.51                      | 545.00                           | 405.48                      |
| 85        | 406.57                     | 297.57                      | 503.58                         | 369.51                      | 545.00                           | 405.48                      |
| 86        | 406.57                     | 297.57                      | 503.58                         | 369.51                      | 545.00                           | 405.48                      |
| 87        | 406.57                     | 297.57                      | 503.58                         | 369.51                      | 545.00                           | 405.48                      |
| 88        | 406.57                     | 297.57                      | 503.58                         | 369.51                      | 545.00                           | 405.48                      |
| 89        | 406.57                     | 297.57                      | 503.58                         | 369.51                      | 545.00                           | 405.48                      |
| 90        | 406.57                     | 297.57                      | 503.58                         | 369.51                      | 545.00                           | 405.48                      |
| 91        | 406.57                     | 297.57                      | 503.58                         | 369.51                      | 545.00                           | 405.48                      |
| 92        | 406.57                     | 297.57                      | 503.58                         | 369.51                      | 545.00                           | 405.48                      |
| 93        | 406.57                     | 297.57                      | 503.58                         | 369.51                      | 545.00                           | 405.48                      |
| 94        | 406.57                     | 297.57                      | 503.58                         | 369.51                      | 545.00                           | 405.48                      |
| 95        | 406.57                     | 297.57                      | 503.58                         | 369.51                      | 545.00                           | 405.48                      |
| 96        | 406.57                     | 297.57                      | 503.58                         | 369.51                      | 545.00                           | 405.48                      |
| 97        | 406.57                     | 297.57                      | 503.58                         | 369.51                      | 545.00                           | 405.48                      |
| 98        | 406.57                     | 297.57                      | 503.58                         | 369.51                      | 545.00                           | 405.48                      |
| 99        | 406.57                     | 297.57                      | 503.58                         | 369.51                      | 545.00                           | 405.48                      |
| 100       | 406.57                     | 297.57                      | 503.58                         | 369.51                      | 545.00                           | 405.48                      |

Exhibit IV

Genworth Life Insurance Company  
Current Annual Premiums

Form: 60407 et al

Annual Premiums per \$10 Daily Benefit

5 Year Benefit Period

| Issue Age | No Benefit<br>Increase Option | Simple Benefit<br>Increase Option | Compound Benefit<br>Increase Option |
|-----------|-------------------------------|-----------------------------------|-------------------------------------|
|           | Elimination Period<br>20 Days | Elimination Period<br>20 Days     | Elimination Period<br>20 Days       |
| 18        | 77.72                         | 116.52                            | 161.54                              |
| 19        | 77.72                         | 116.52                            | 161.54                              |
| 20        | 77.72                         | 116.52                            | 161.54                              |
| 21        | 77.72                         | 116.52                            | 161.54                              |
| 22        | 77.72                         | 116.52                            | 161.54                              |
| 23        | 77.72                         | 116.52                            | 161.54                              |
| 24        | 77.72                         | 116.52                            | 161.54                              |
| 25        | 77.72                         | 116.52                            | 161.54                              |
| 26        | 77.72                         | 116.52                            | 161.54                              |
| 27        | 77.72                         | 116.52                            | 161.54                              |
| 28        | 77.72                         | 116.52                            | 161.54                              |
| 29        | 77.72                         | 116.52                            | 161.54                              |
| 30        | 77.72                         | 116.52                            | 161.54                              |
| 31        | 77.72                         | 116.52                            | 161.54                              |
| 32        | 77.72                         | 116.52                            | 161.54                              |
| 33        | 77.72                         | 116.52                            | 161.54                              |
| 34        | 77.72                         | 116.52                            | 161.54                              |
| 35        | 77.72                         | 116.52                            | 161.54                              |
| 36        | 77.72                         | 116.52                            | 161.54                              |
| 37        | 77.72                         | 116.52                            | 161.54                              |
| 38        | 77.72                         | 116.52                            | 161.54                              |
| 39        | 77.72                         | 116.52                            | 161.54                              |
| 40        | 77.72                         | 116.52                            | 161.54                              |
| 41        | 77.72                         | 116.52                            | 161.54                              |
| 42        | 77.72                         | 116.52                            | 161.54                              |
| 43        | 77.72                         | 116.52                            | 161.54                              |
| 44        | 77.72                         | 116.52                            | 161.54                              |
| 45        | 77.72                         | 116.52                            | 161.54                              |
| 46        | 77.72                         | 116.52                            | 161.54                              |
| 47        | 77.72                         | 116.52                            | 161.54                              |
| 48        | 77.72                         | 116.52                            | 161.54                              |
| 49        | 77.72                         | 116.52                            | 161.54                              |
| 50        | 77.72                         | 116.52                            | 161.54                              |
| 51        | 77.72                         | 116.52                            | 161.54                              |
| 52        | 77.72                         | 116.52                            | 161.54                              |
| 53        | 77.72                         | 116.52                            | 161.54                              |
| 54        | 77.72                         | 116.52                            | 161.54                              |
| 55        | 77.72                         | 116.52                            | 161.54                              |
| 56        | 79.35                         | 118.92                            | 163.72                              |
| 57        | 81.31                         | 121.97                            | 169.39                              |
| 58        | 85.35                         | 128.08                            | 172.44                              |
| 59        | 89.38                         | 134.18                            | 179.41                              |
| 60        | 92.43                         | 138.76                            | 186.28                              |
| 61        | 97.56                         | 146.39                            | 192.71                              |
| 62        | 100.83                        | 149.22                            | 195.44                              |
| 63        | 108.89                        | 158.92                            | 202.52                              |
| 64        | 114.34                        | 164.70                            | 211.13                              |
| 65        | 118.92                        | 168.84                            | 218.33                              |
| 66        | 135.38                        | 189.55                            | 238.82                              |
| 67        | 142.79                        | 197.07                            | 248.41                              |
| 68        | 147.80                        | 201.00                            | 255.82                              |
| 69        | 156.42                        | 209.61                            | 265.85                              |
| 70        | 162.30                        | 214.29                            | 283.73                              |
| 71        | 185.63                        | 241.22                            | 303.57                              |
| 72        | 209.06                        | 267.60                            | 329.18                              |
| 73        | 234.35                        | 295.39                            | 355.45                              |
| 74        | 260.51                        | 322.97                            | 385.42                              |
| 75        | 286.13                        | 349.13                            | 418.78                              |
| 76        | 332.34                        | 398.83                            | 468.92                              |
| 77        | 379.32                        | 447.55                            | 527.12                              |
| 78        | 433.28                        | 502.71                            | 598.74                              |
| 79        | 483.31                        | 551.00                            | 670.68                              |
| 80        | 538.79                        | 603.53                            | 741.75                              |
| 81        | 591.54                        | 644.84                            | 815.21                              |
| 82        | 644.08                        | 682.67                            | 878.43                              |
| 83        | 699.13                        | 720.27                            | 957.89                              |
| 84        | 794.50                        | 818.37                            | 1,045.42                            |

Exhibit IV

Genworth Life Insurance Company  
Current Annual Premiums

Form: 60407 et al

Annual Premiums per \$10 Daily Benefit

3 Year Benefit Period

| Issue Age | No Benefit<br>Increase Option | Simple Benefit<br>Increase Option | Compound Benefit<br>Increase Option |
|-----------|-------------------------------|-----------------------------------|-------------------------------------|
|           | Elimination Period<br>20 Days | Elimination Period<br>20 Days     | Elimination Period<br>20 Days       |
| 18        | 54.83                         | 82.30                             | 114.12                              |
| 19        | 54.83                         | 82.30                             | 114.12                              |
| 20        | 54.83                         | 82.30                             | 114.12                              |
| 21        | 54.83                         | 82.30                             | 114.12                              |
| 22        | 54.83                         | 82.30                             | 114.12                              |
| 23        | 54.83                         | 82.30                             | 114.12                              |
| 24        | 54.83                         | 82.30                             | 114.12                              |
| 25        | 54.83                         | 82.30                             | 114.12                              |
| 26        | 54.83                         | 82.30                             | 114.12                              |
| 27        | 54.83                         | 82.30                             | 114.12                              |
| 28        | 54.83                         | 82.30                             | 114.12                              |
| 29        | 54.83                         | 82.30                             | 114.12                              |
| 30        | 54.83                         | 82.30                             | 114.12                              |
| 31        | 54.83                         | 82.30                             | 114.12                              |
| 32        | 54.83                         | 82.30                             | 114.12                              |
| 33        | 54.83                         | 82.30                             | 114.12                              |
| 34        | 54.83                         | 82.30                             | 114.12                              |
| 35        | 54.83                         | 82.30                             | 114.12                              |
| 36        | 54.83                         | 82.30                             | 114.12                              |
| 37        | 54.83                         | 82.30                             | 114.12                              |
| 38        | 54.83                         | 82.30                             | 114.12                              |
| 39        | 54.83                         | 82.30                             | 114.12                              |
| 40        | 54.83                         | 82.30                             | 114.12                              |
| 41        | 54.83                         | 82.30                             | 114.12                              |
| 42        | 54.83                         | 82.30                             | 114.12                              |
| 43        | 54.83                         | 82.30                             | 114.12                              |
| 44        | 54.83                         | 82.30                             | 114.12                              |
| 45        | 54.83                         | 82.30                             | 114.12                              |
| 46        | 54.83                         | 82.30                             | 114.12                              |
| 47        | 54.83                         | 82.30                             | 114.12                              |
| 48        | 54.83                         | 82.30                             | 114.12                              |
| 49        | 54.83                         | 82.30                             | 114.12                              |
| 50        | 54.83                         | 82.30                             | 114.12                              |
| 51        | 54.83                         | 82.30                             | 114.12                              |
| 52        | 54.83                         | 82.30                             | 114.12                              |
| 53        | 54.83                         | 82.30                             | 114.12                              |
| 54        | 54.83                         | 82.30                             | 114.12                              |
| 55        | 54.83                         | 82.30                             | 114.12                              |
| 56        | 57.12                         | 85.67                             | 117.94                              |
| 57        | 59.73                         | 89.60                             | 124.48                              |
| 58        | 64.09                         | 96.14                             | 129.49                              |
| 59        | 68.45                         | 102.68                            | 137.23                              |
| 60        | 71.72                         | 107.80                            | 144.75                              |
| 61        | 76.85                         | 115.21                            | 150.97                              |
| 62        | 80.66                         | 119.36                            | 156.31                              |
| 63        | 88.94                         | 129.93                            | 165.57                              |
| 64        | 94.18                         | 135.60                            | 173.86                              |
| 65        | 98.43                         | 139.85                            | 180.83                              |
| 66        | 112.16                        | 157.07                            | 197.94                              |
| 67        | 118.37                        | 163.39                            | 205.90                              |
| 68        | 122.30                        | 166.44                            | 211.79                              |
| 69        | 129.60                        | 173.53                            | 220.07                              |
| 70        | 134.40                        | 177.45                            | 234.90                              |
| 71        | 153.58                        | 199.69                            | 251.25                              |
| 72        | 173.20                        | 221.71                            | 272.72                              |
| 73        | 194.13                        | 244.60                            | 294.30                              |
| 74        | 217.13                        | 269.23                            | 321.33                              |
| 75        | 240.02                        | 292.77                            | 351.20                              |
| 76        | 280.68                        | 336.70                            | 395.89                              |
| 77        | 327.33                        | 386.19                            | 454.86                              |
| 78        | 381.94                        | 443.09                            | 527.78                              |
| 79        | 434.91                        | 495.84                            | 603.53                              |
| 80        | 488.43                        | 547.07                            | 672.31                              |
| 81        | 540.31                        | 588.82                            | 744.36                              |
| 82        | 592.63                        | 628.06                            | 808.13                              |
| 83        | 647.90                        | 667.41                            | 887.59                              |
| 84        | 741.42                        | 763.65                            | 975.55                              |

Exhibit IV

Genworth Life Insurance Company  
Current Annual Premiums

Form: 60407 et al

Annual Premiums per \$10 Daily Benefit

2 Year Benefit Period

| Issue Age | No Benefit<br>Increase Option | Simple Benefit<br>Increase Option | Compound Benefit<br>Increase Option |
|-----------|-------------------------------|-----------------------------------|-------------------------------------|
|           | Elimination Period<br>20 Days | Elimination Period<br>20 Days     | Elimination Period<br>20 Days       |
| 18        | 45.67                         | 68.56                             | 95.05                               |
| 19        | 45.67                         | 68.56                             | 95.05                               |
| 20        | 45.67                         | 68.56                             | 95.05                               |
| 21        | 45.67                         | 68.56                             | 95.05                               |
| 22        | 45.67                         | 68.56                             | 95.05                               |
| 23        | 45.67                         | 68.56                             | 95.05                               |
| 24        | 45.67                         | 68.56                             | 95.05                               |
| 25        | 45.67                         | 68.56                             | 95.05                               |
| 26        | 45.67                         | 68.56                             | 95.05                               |
| 27        | 45.67                         | 68.56                             | 95.05                               |
| 28        | 45.67                         | 68.56                             | 95.05                               |
| 29        | 45.67                         | 68.56                             | 95.05                               |
| 30        | 45.67                         | 68.56                             | 95.05                               |
| 31        | 45.67                         | 68.56                             | 95.05                               |
| 32        | 45.67                         | 68.56                             | 95.05                               |
| 33        | 45.67                         | 68.56                             | 95.05                               |
| 34        | 45.67                         | 68.56                             | 95.05                               |
| 35        | 45.67                         | 68.56                             | 95.05                               |
| 36        | 45.67                         | 68.56                             | 95.05                               |
| 37        | 45.67                         | 68.56                             | 95.05                               |
| 38        | 45.67                         | 68.56                             | 95.05                               |
| 39        | 45.67                         | 68.56                             | 95.05                               |
| 40        | 45.67                         | 68.56                             | 95.05                               |
| 41        | 45.67                         | 68.56                             | 95.05                               |
| 42        | 45.67                         | 68.56                             | 95.05                               |
| 43        | 45.67                         | 68.56                             | 95.05                               |
| 44        | 45.67                         | 68.56                             | 95.05                               |
| 45        | 45.67                         | 68.56                             | 95.05                               |
| 46        | 45.67                         | 68.56                             | 95.05                               |
| 47        | 45.67                         | 68.56                             | 95.05                               |
| 48        | 45.67                         | 68.56                             | 95.05                               |
| 49        | 45.67                         | 68.56                             | 95.05                               |
| 50        | 45.67                         | 68.56                             | 95.05                               |
| 51        | 45.67                         | 68.56                             | 95.05                               |
| 52        | 45.67                         | 68.56                             | 95.05                               |
| 53        | 45.67                         | 68.56                             | 95.05                               |
| 54        | 45.67                         | 68.56                             | 95.05                               |
| 55        | 45.67                         | 68.56                             | 95.05                               |
| 56        | 47.20                         | 70.85                             | 97.56                               |
| 57        | 48.94                         | 73.47                             | 102.02                              |
| 58        | 52.10                         | 78.15                             | 105.19                              |
| 59        | 55.15                         | 82.84                             | 110.74                              |
| 60        | 57.44                         | 86.22                             | 115.76                              |
| 61        | 61.04                         | 91.45                             | 120.23                              |
| 62        | 63.11                         | 93.30                             | 122.19                              |
| 63        | 68.45                         | 99.95                             | 127.31                              |
| 64        | 72.38                         | 104.31                            | 133.74                              |
| 65        | 75.65                         | 107.47                            | 138.98                              |
| 66        | 86.22                         | 120.77                            | 152.16                              |
| 67        | 91.02                         | 125.57                            | 158.27                              |
| 68        | 94.07                         | 127.97                            | 162.85                              |
| 69        | 99.74                         | 133.53                            | 169.39                              |
| 70        | 103.33                        | 136.58                            | 180.83                              |
| 71        | 118.27                        | 153.58                            | 193.26                              |
| 72        | 133.20                        | 170.59                            | 209.83                              |
| 73        | 149.22                        | 188.13                            | 226.39                              |
| 74        | 166.99                        | 207.21                            | 247.32                              |
| 75        | 184.65                        | 225.19                            | 270.10                              |
| 76        | 215.82                        | 258.98                            | 304.44                              |
| 77        | 247.87                        | 292.56                            | 344.55                              |
| 78        | 285.14                        | 330.82                            | 394.04                              |
| 79        | 322.20                        | 367.22                            | 446.90                              |
| 80        | 359.26                        | 402.32                            | 494.42                              |
| 81        | 394.36                        | 429.79                            | 543.37                              |
| 82        | 429.46                        | 455.18                            | 585.66                              |
| 83        | 466.19                        | 480.15                            | 638.52                              |
| 84        | 529.52                        | 545.44                            | 696.73                              |

Exhibit IV

Genworth Life Insurance Company  
Current Annual Premiums

Form: 60407 et al

Annual Premiums per \$10 Daily Benefit

1 Year Benefit Period

| Issue Age | No Benefit<br>Increase Option | Simple Benefit<br>Increase Option | Compound Benefit<br>Increase Option |
|-----------|-------------------------------|-----------------------------------|-------------------------------------|
|           | Elimination Period<br>20 Days | Elimination Period<br>20 Days     | Elimination Period<br>20 Days       |
| 18        | 34.23                         | 51.34                             | 71.18                               |
| 19        | 34.23                         | 51.34                             | 71.18                               |
| 20        | 34.23                         | 51.34                             | 71.18                               |
| 21        | 34.23                         | 51.34                             | 71.18                               |
| 22        | 34.23                         | 51.34                             | 71.18                               |
| 23        | 34.23                         | 51.34                             | 71.18                               |
| 24        | 34.23                         | 51.34                             | 71.18                               |
| 25        | 34.23                         | 51.34                             | 71.18                               |
| 26        | 34.23                         | 51.34                             | 71.18                               |
| 27        | 34.23                         | 51.34                             | 71.18                               |
| 28        | 34.23                         | 51.34                             | 71.18                               |
| 29        | 34.23                         | 51.34                             | 71.18                               |
| 30        | 34.23                         | 51.34                             | 71.18                               |
| 31        | 34.23                         | 51.34                             | 71.18                               |
| 32        | 34.23                         | 51.34                             | 71.18                               |
| 33        | 34.23                         | 51.34                             | 71.18                               |
| 34        | 34.23                         | 51.34                             | 71.18                               |
| 35        | 34.23                         | 51.34                             | 71.18                               |
| 36        | 34.23                         | 51.34                             | 71.18                               |
| 37        | 34.23                         | 51.34                             | 71.18                               |
| 38        | 34.23                         | 51.34                             | 71.18                               |
| 39        | 34.23                         | 51.34                             | 71.18                               |
| 40        | 34.23                         | 51.34                             | 71.18                               |
| 41        | 34.23                         | 51.34                             | 71.18                               |
| 42        | 34.23                         | 51.34                             | 71.18                               |
| 43        | 34.23                         | 51.34                             | 71.18                               |
| 44        | 34.23                         | 51.34                             | 71.18                               |
| 45        | 34.23                         | 51.34                             | 71.18                               |
| 46        | 34.23                         | 51.34                             | 71.18                               |
| 47        | 34.23                         | 51.34                             | 71.18                               |
| 48        | 34.23                         | 51.34                             | 71.18                               |
| 49        | 34.23                         | 51.34                             | 71.18                               |
| 50        | 34.23                         | 51.34                             | 71.18                               |
| 51        | 34.23                         | 51.34                             | 71.18                               |
| 52        | 34.23                         | 51.34                             | 71.18                               |
| 53        | 34.23                         | 51.34                             | 71.18                               |
| 54        | 34.23                         | 51.34                             | 71.18                               |
| 55        | 34.23                         | 51.34                             | 71.18                               |
| 56        | 35.53                         | 53.19                             | 73.25                               |
| 57        | 36.30                         | 54.39                             | 75.54                               |
| 58        | 38.59                         | 57.88                             | 77.94                               |
| 59        | 40.33                         | 60.50                             | 80.88                               |
| 60        | 41.31                         | 62.02                             | 83.28                               |
| 61        | 42.73                         | 63.98                             | 84.58                               |
| 62        | 44.80                         | 66.16                             | 86.66                               |
| 63        | 47.09                         | 68.78                             | 87.64                               |
| 64        | 50.03                         | 71.94                             | 92.21                               |
| 65        | 53.08                         | 75.43                             | 97.56                               |
| 66        | 57.01                         | 79.68                             | 100.39                              |
| 67        | 59.19                         | 81.64                             | 102.90                              |
| 68        | 61.26                         | 83.17                             | 105.84                              |
| 69        | 64.75                         | 86.87                             | 110.20                              |
| 70        | 67.25                         | 88.84                             | 117.61                              |
| 71        | 76.95                         | 99.95                             | 125.79                              |
| 72        | 86.55                         | 110.74                            | 136.25                              |
| 73        | 96.90                         | 122.19                            | 147.04                              |
| 74        | 108.46                        | 134.62                            | 160.67                              |
| 75        | 118.27                        | 144.21                            | 172.98                              |
| 76        | 135.92                        | 163.17                            | 191.84                              |
| 77        | 153.69                        | 181.49                            | 213.75                              |
| 78        | 171.02                        | 198.49                            | 236.42                              |
| 79        | 193.26                        | 220.40                            | 268.25                              |
| 80        | 215.49                        | 241.33                            | 296.59                              |
| 81        | 236.53                        | 257.89                            | 326.02                              |
| 82        | 257.68                        | 272.94                            | 351.20                              |
| 83        | 279.59                        | 288.09                            | 383.14                              |
| 84        | 317.84                        | 327.33                            | 418.23                              |

Exhibit IV

Genworth Life Insurance Company  
Current Annual Premiums

Form: 60494 et al

Annual Premiums per \$10 Daily Benefit

| Issue Age | Lifetime Benefit Period |                    |                    |
|-----------|-------------------------|--------------------|--------------------|
|           | No Benefit              | Simple Benefit     | Compound Benefit   |
|           | Increase Option         | Increase Option    | Increase Option    |
|           | Elimination Period      | Elimination Period | Elimination Period |
|           | 20 Days                 | 20 Days            | 20 Days            |
| 18        | 39.24                   | 73.03              | 92.65              |
| 19        | 39.24                   | 73.03              | 92.65              |
| 20        | 39.24                   | 73.03              | 92.65              |
| 21        | 39.24                   | 73.03              | 92.65              |
| 22        | 39.24                   | 73.03              | 92.65              |
| 23        | 39.24                   | 73.03              | 92.65              |
| 24        | 39.24                   | 73.03              | 92.65              |
| 25        | 39.24                   | 73.03              | 92.65              |
| 26        | 39.24                   | 73.03              | 92.65              |
| 27        | 39.24                   | 73.03              | 92.65              |
| 28        | 39.24                   | 73.03              | 92.65              |
| 29        | 39.24                   | 73.03              | 92.65              |
| 30        | 39.24                   | 73.03              | 92.65              |
| 31        | 39.24                   | 73.03              | 92.65              |
| 32        | 39.24                   | 73.03              | 92.65              |
| 33        | 39.24                   | 73.03              | 92.65              |
| 34        | 39.24                   | 73.03              | 92.65              |
| 35        | 39.24                   | 73.03              | 92.65              |
| 36        | 39.24                   | 73.03              | 92.65              |
| 37        | 39.24                   | 73.03              | 92.65              |
| 38        | 39.24                   | 73.03              | 92.65              |
| 39        | 39.24                   | 73.03              | 92.65              |
| 40        | 39.24                   | 73.03              | 92.65              |
| 41        | 39.24                   | 73.03              | 92.65              |
| 42        | 39.24                   | 73.03              | 92.65              |
| 43        | 39.24                   | 73.03              | 92.65              |
| 44        | 39.24                   | 73.03              | 92.65              |
| 45        | 39.24                   | 73.03              | 92.65              |
| 46        | 42.51                   | 77.39              | 98.10              |
| 47        | 43.60                   | 78.48              | 100.28             |
| 48        | 44.69                   | 79.57              | 101.37             |
| 49        | 45.78                   | 81.75              | 103.55             |
| 50        | 46.87                   | 83.93              | 105.73             |
| 51        | 49.05                   | 86.11              | 110.09             |
| 52        | 51.23                   | 89.38              | 114.45             |
| 53        | 53.41                   | 93.74              | 118.81             |
| 54        | 57.77                   | 99.19              | 127.53             |
| 55        | 63.22                   | 109.00             | 140.61             |
| 56        | 66.49                   | 113.36             | 146.06             |
| 57        | 68.67                   | 116.63             | 149.33             |
| 58        | 74.12                   | 124.26             | 158.05             |
| 59        | 79.57                   | 131.89             | 167.86             |
| 60        | 82.84                   | 138.43             | 174.40             |
| 61        | 89.38                   | 149.33             | 187.48             |
| 62        | 93.74                   | 153.69             | 194.02             |
| 63        | 102.46                  | 167.86             | 211.46             |
| 64        | 109.00                  | 177.67             | 224.54             |
| 65        | 114.45                  | 183.12             | 231.08             |
| 66        | 130.80                  | 207.10             | 253.97             |
| 67        | 136.25                  | 213.64             | 263.78             |
| 68        | 140.61                  | 219.09             | 271.41             |
| 69        | 150.42                  | 229.99             | 286.67             |
| 70        | 155.87                  | 237.62             | 297.57             |
| 71        | 179.85                  | 269.23             | 331.36             |
| 72        | 199.47                  | 297.57             | 360.79             |
| 73        | 222.36                  | 327.00             | 393.49             |
| 74        | 250.70                  | 366.24             | 431.64             |
| 75        | 277.95                  | 403.30             | 467.61             |
| 76        | 328.09                  | 467.61             | 536.28             |
| 77        | 377.14                  | 535.19             | 602.77             |
| 78        | 439.27                  | 612.58             | 682.34             |
| 79        | 502.49                  | 696.51             | 760.82             |
| 80        | 571.16                  | 779.35             | 839.30             |
| 81        | 639.83                  | 866.55             | 913.42             |
| 82        | 708.50                  | 945.03             | 997.35             |
| 83        | 795.70                  | 1,051.85           | 1,101.99           |
| 84        | 962.47                  | 1,252.41           | 1,302.55           |
| 85        | 962.47                  | 1,252.41           | 1,302.55           |
| 86        | 962.47                  | 1,252.41           | 1,302.55           |
| 87        | 962.47                  | 1,252.41           | 1,302.55           |
| 88        | 962.47                  | 1,252.41           | 1,302.55           |
| 89        | 962.47                  | 1,252.41           | 1,302.55           |
| 90        | 962.47                  | 1,252.41           | 1,302.55           |
| 91        | 962.47                  | 1,252.41           | 1,302.55           |
| 92        | 962.47                  | 1,252.41           | 1,302.55           |
| 93        | 962.47                  | 1,252.41           | 1,302.55           |
| 94        | 962.47                  | 1,252.41           | 1,302.55           |
| 95        | 962.47                  | 1,252.41           | 1,302.55           |
| 96        | 962.47                  | 1,252.41           | 1,302.55           |
| 97        | 962.47                  | 1,252.41           | 1,302.55           |
| 98        | 962.47                  | 1,252.41           | 1,302.55           |
| 99        | 962.47                  | 1,252.41           | 1,302.55           |
| 100       | 962.47                  | 1,252.41           | 1,302.55           |



**Exhibit IV**

**Genworth Life Insurance Company  
Current Annual Premiums**

**Form: 60494 et al**

**Annual Premiums per \$10 Daily Benefit**

**3 Year Benefit Period**

| Issue Age | <b>No Benefit</b>      | <b>Simple Benefit</b>  | <b>Compound Benefit</b> |
|-----------|------------------------|------------------------|-------------------------|
|           | <b>Increase Option</b> | <b>Increase Option</b> | <b>Increase Option</b>  |
|           | Elimination Period     | Elimination Period     | Elimination Period      |
|           | 20 Days                | 20 Days                | 20 Days                 |
| 18        | 27.25                  | 47.96                  | 59.95                   |
| 19        | 27.25                  | 47.96                  | 59.95                   |
| 20        | 27.25                  | 47.96                  | 59.95                   |
| 21        | 27.25                  | 47.96                  | 59.95                   |
| 22        | 27.25                  | 47.96                  | 59.95                   |
| 23        | 27.25                  | 47.96                  | 59.95                   |
| 24        | 27.25                  | 47.96                  | 59.95                   |
| 25        | 27.25                  | 47.96                  | 59.95                   |
| 26        | 27.25                  | 47.96                  | 59.95                   |
| 27        | 27.25                  | 47.96                  | 59.95                   |
| 28        | 27.25                  | 47.96                  | 59.95                   |
| 29        | 27.25                  | 47.96                  | 59.95                   |
| 30        | 27.25                  | 47.96                  | 59.95                   |
| 31        | 27.25                  | 47.96                  | 59.95                   |
| 32        | 27.25                  | 47.96                  | 59.95                   |
| 33        | 27.25                  | 47.96                  | 59.95                   |
| 34        | 27.25                  | 47.96                  | 59.95                   |
| 35        | 27.25                  | 47.96                  | 59.95                   |
| 36        | 27.25                  | 47.96                  | 59.95                   |
| 37        | 27.25                  | 47.96                  | 59.95                   |
| 38        | 27.25                  | 47.96                  | 59.95                   |
| 39        | 27.25                  | 47.96                  | 59.95                   |
| 40        | 27.25                  | 47.96                  | 59.95                   |
| 41        | 27.25                  | 47.96                  | 59.95                   |
| 42        | 27.25                  | 47.96                  | 59.95                   |
| 43        | 27.25                  | 47.96                  | 59.95                   |
| 44        | 27.25                  | 47.96                  | 59.95                   |
| 45        | 27.25                  | 47.96                  | 59.95                   |
| 46        | 29.43                  | 51.23                  | 64.31                   |
| 47        | 30.52                  | 52.32                  | 66.49                   |
| 48        | 30.52                  | 52.32                  | 66.49                   |
| 49        | 31.61                  | 53.41                  | 67.58                   |
| 50        | 32.70                  | 54.50                  | 69.76                   |
| 51        | 33.79                  | 56.68                  | 73.03                   |
| 52        | 34.88                  | 58.86                  | 75.21                   |
| 53        | 37.06                  | 61.04                  | 78.48                   |
| 54        | 39.24                  | 65.40                  | 82.84                   |
| 55        | 43.60                  | 71.94                  | 92.65                   |
| 56        | 45.78                  | 74.12                  | 94.83                   |
| 57        | 47.96                  | 77.39                  | 98.10                   |
| 58        | 51.23                  | 81.75                  | 104.64                  |
| 59        | 54.50                  | 87.20                  | 111.18                  |
| 60        | 57.77                  | 90.47                  | 114.45                  |
| 61        | 62.13                  | 97.01                  | 122.08                  |
| 62        | 64.31                  | 101.37                 | 127.53                  |
| 63        | 70.85                  | 111.18                 | 140.61                  |
| 64        | 75.21                  | 116.63                 | 148.24                  |
| 65        | 78.48                  | 120.99                 | 151.51                  |
| 66        | 89.38                  | 135.16                 | 170.04                  |
| 67        | 94.83                  | 140.61                 | 176.58                  |
| 68        | 98.10                  | 143.88                 | 179.85                  |
| 69        | 103.55                 | 151.51                 | 188.57                  |
| 70        | 107.91                 | 155.87                 | 194.02                  |
| 71        | 123.17                 | 175.49                 | 215.82                  |
| 72        | 138.43                 | 197.29                 | 238.71                  |
| 73        | 155.87                 | 216.91                 | 260.51                  |
| 74        | 173.31                 | 241.98                 | 284.49                  |
| 75        | 191.84                 | 264.87                 | 307.38                  |
| 76        | 224.54                 | 305.20                 | 350.98                  |
| 77        | 261.60                 | 353.16                 | 397.85                  |
| 78        | 305.20                 | 406.57                 | 452.35                  |
| 79        | 347.71                 | 458.89                 | 501.40                  |
| 80        | 391.31                 | 507.94                 | 547.18                  |
| 81        | 432.73                 | 558.08                 | 591.87                  |
| 82        | 474.15                 | 601.68                 | 635.47                  |
| 83        | 518.84                 | 652.91                 | 684.52                  |
| 84        | 610.40                 | 757.55                 | 788.07                  |
| 85        | 610.40                 | 757.55                 | 788.07                  |
| 86        | 610.40                 | 757.55                 | 788.07                  |
| 87        | 610.40                 | 757.55                 | 788.07                  |
| 88        | 610.40                 | 757.55                 | 788.07                  |
| 89        | 610.40                 | 757.55                 | 788.07                  |
| 90        | 610.40                 | 757.55                 | 788.07                  |
| 91        | 610.40                 | 757.55                 | 788.07                  |
| 92        | 610.40                 | 757.55                 | 788.07                  |
| 93        | 610.40                 | 757.55                 | 788.07                  |
| 94        | 610.40                 | 757.55                 | 788.07                  |
| 95        | 610.40                 | 757.55                 | 788.07                  |
| 96        | 610.40                 | 757.55                 | 788.07                  |
| 97        | 610.40                 | 757.55                 | 788.07                  |
| 98        | 610.40                 | 757.55                 | 788.07                  |
| 99        | 610.40                 | 757.55                 | 788.07                  |
| 100       | 610.40                 | 757.55                 | 788.07                  |

**Exhibit IV**

**Genworth Life Insurance Company  
Current Annual Premiums**

Form: 60494 et al

**Annual Premiums per \$10 Daily Benefit**

**2 Year Benefit Period**

| Issue Age | <b>No Benefit</b>      | <b>Simple Benefit</b>  | <b>Compound Benefit</b> |
|-----------|------------------------|------------------------|-------------------------|
|           | <b>Increase Option</b> | <b>Increase Option</b> | <b>Increase Option</b>  |
|           | Elimination Period     | Elimination Period     | Elimination Period      |
|           | 20 Days                | 20 Days                | 20 Days                 |
| 18        | 22.89                  | 40.33                  | 50.14                   |
| 19        | 22.89                  | 40.33                  | 50.14                   |
| 20        | 22.89                  | 40.33                  | 50.14                   |
| 21        | 22.89                  | 40.33                  | 50.14                   |
| 22        | 22.89                  | 40.33                  | 50.14                   |
| 23        | 22.89                  | 40.33                  | 50.14                   |
| 24        | 22.89                  | 40.33                  | 50.14                   |
| 25        | 22.89                  | 40.33                  | 50.14                   |
| 26        | 22.89                  | 40.33                  | 50.14                   |
| 27        | 22.89                  | 40.33                  | 50.14                   |
| 28        | 22.89                  | 40.33                  | 50.14                   |
| 29        | 22.89                  | 40.33                  | 50.14                   |
| 30        | 22.89                  | 40.33                  | 50.14                   |
| 31        | 22.89                  | 40.33                  | 50.14                   |
| 32        | 22.89                  | 40.33                  | 50.14                   |
| 33        | 22.89                  | 40.33                  | 50.14                   |
| 34        | 22.89                  | 40.33                  | 50.14                   |
| 35        | 22.89                  | 40.33                  | 50.14                   |
| 36        | 22.89                  | 40.33                  | 50.14                   |
| 37        | 22.89                  | 40.33                  | 50.14                   |
| 38        | 22.89                  | 40.33                  | 50.14                   |
| 39        | 22.89                  | 40.33                  | 50.14                   |
| 40        | 22.89                  | 40.33                  | 50.14                   |
| 41        | 22.89                  | 40.33                  | 50.14                   |
| 42        | 22.89                  | 40.33                  | 50.14                   |
| 43        | 22.89                  | 40.33                  | 50.14                   |
| 44        | 22.89                  | 40.33                  | 50.14                   |
| 45        | 22.89                  | 40.33                  | 50.14                   |
| 46        | 23.98                  | 42.51                  | 53.41                   |
| 47        | 25.07                  | 43.60                  | 54.50                   |
| 48        | 25.07                  | 43.60                  | 55.59                   |
| 49        | 26.16                  | 44.69                  | 56.68                   |
| 50        | 27.25                  | 45.78                  | 57.77                   |
| 51        | 28.34                  | 46.87                  | 59.95                   |
| 52        | 29.43                  | 49.05                  | 62.13                   |
| 53        | 30.52                  | 51.23                  | 65.40                   |
| 54        | 32.70                  | 54.50                  | 69.76                   |
| 55        | 35.97                  | 58.86                  | 76.30                   |
| 56        | 38.15                  | 62.13                  | 78.48                   |
| 57        | 39.24                  | 63.22                  | 80.66                   |
| 58        | 41.42                  | 66.49                  | 85.02                   |
| 59        | 44.69                  | 69.76                  | 89.38                   |
| 60        | 45.78                  | 73.03                  | 91.56                   |
| 61        | 49.05                  | 77.39                  | 97.01                   |
| 62        | 50.14                  | 79.57                  | 100.28                  |
| 63        | 54.50                  | 85.02                  | 107.91                  |
| 64        | 57.77                  | 89.38                  | 113.36                  |
| 65        | 61.04                  | 92.65                  | 116.63                  |
| 66        | 68.67                  | 104.64                 | 130.80                  |
| 67        | 73.03                  | 109.00                 | 136.25                  |
| 68        | 75.21                  | 111.18                 | 138.43                  |
| 69        | 79.57                  | 116.63                 | 144.97                  |
| 70        | 82.84                  | 119.90                 | 149.33                  |
| 71        | 94.83                  | 135.16                 | 166.77                  |
| 72        | 106.82                 | 151.51                 | 183.12                  |
| 73        | 119.90                 | 166.77                 | 200.56                  |
| 74        | 132.98                 | 185.30                 | 219.09                  |
| 75        | 148.24                 | 203.83                 | 236.53                  |
| 76        | 172.22                 | 234.35                 | 269.23                  |
| 77        | 198.38                 | 268.14                 | 301.93                  |
| 78        | 227.81                 | 303.02                 | 337.90                  |
| 79        | 258.33                 | 340.08                 | 371.69                  |
| 80        | 287.76                 | 373.87                 | 402.21                  |
| 81        | 316.10                 | 407.66                 | 431.64                  |
| 82        | 343.35                 | 436.00                 | 459.98                  |
| 83        | 372.78                 | 469.79                 | 492.68                  |
| 84        | 424.01                 | 525.38                 | 546.09                  |
| 85        | 424.01                 | 525.38                 | 546.09                  |
| 86        | 424.01                 | 525.38                 | 546.09                  |
| 87        | 424.01                 | 525.38                 | 546.09                  |
| 88        | 424.01                 | 525.38                 | 546.09                  |
| 89        | 424.01                 | 525.38                 | 546.09                  |
| 90        | 424.01                 | 525.38                 | 546.09                  |
| 91        | 424.01                 | 525.38                 | 546.09                  |
| 92        | 424.01                 | 525.38                 | 546.09                  |
| 93        | 424.01                 | 525.38                 | 546.09                  |
| 94        | 424.01                 | 525.38                 | 546.09                  |
| 95        | 424.01                 | 525.38                 | 546.09                  |
| 96        | 424.01                 | 525.38                 | 546.09                  |
| 97        | 424.01                 | 525.38                 | 546.09                  |
| 98        | 424.01                 | 525.38                 | 546.09                  |
| 99        | 424.01                 | 525.38                 | 546.09                  |
| 100       | 424.01                 | 525.38                 | 546.09                  |

Exhibit IV

Genworth Life Insurance Company  
Current Annual Premiums

Form: 60494 et al

Annual Premiums per \$10 Daily Benefit

1 Year Benefit Period

| Issue Age | No Benefit         | Simple Benefit     | Compound Benefit   |
|-----------|--------------------|--------------------|--------------------|
|           | Increase Option    | Increase Option    | Increase Option    |
|           | Elimination Period | Elimination Period | Elimination Period |
|           | 20 Days            | 20 Days            | 20 Days            |
| 18        | 17.44              | 30.52              | 38.15              |
| 19        | 17.44              | 30.52              | 38.15              |
| 20        | 17.44              | 30.52              | 38.15              |
| 21        | 17.44              | 30.52              | 38.15              |
| 22        | 17.44              | 30.52              | 38.15              |
| 23        | 17.44              | 30.52              | 38.15              |
| 24        | 17.44              | 30.52              | 38.15              |
| 25        | 17.44              | 30.52              | 38.15              |
| 26        | 17.44              | 30.52              | 38.15              |
| 27        | 17.44              | 30.52              | 38.15              |
| 28        | 17.44              | 30.52              | 38.15              |
| 29        | 17.44              | 30.52              | 38.15              |
| 30        | 17.44              | 30.52              | 38.15              |
| 31        | 17.44              | 30.52              | 38.15              |
| 32        | 17.44              | 30.52              | 38.15              |
| 33        | 17.44              | 30.52              | 38.15              |
| 34        | 17.44              | 30.52              | 38.15              |
| 35        | 17.44              | 30.52              | 38.15              |
| 36        | 17.44              | 30.52              | 38.15              |
| 37        | 17.44              | 30.52              | 38.15              |
| 38        | 17.44              | 30.52              | 38.15              |
| 39        | 17.44              | 30.52              | 38.15              |
| 40        | 17.44              | 30.52              | 38.15              |
| 41        | 17.44              | 30.52              | 38.15              |
| 42        | 17.44              | 30.52              | 38.15              |
| 43        | 17.44              | 30.52              | 38.15              |
| 44        | 17.44              | 30.52              | 38.15              |
| 45        | 17.44              | 30.52              | 38.15              |
| 46        | 18.53              | 31.61              | 40.33              |
| 47        | 18.53              | 32.70              | 41.42              |
| 48        | 19.62              | 33.79              | 42.51              |
| 49        | 19.62              | 33.79              | 42.51              |
| 50        | 20.71              | 34.88              | 43.60              |
| 51        | 20.71              | 35.97              | 46.87              |
| 52        | 21.80              | 37.06              | 49.05              |
| 53        | 22.89              | 38.15              | 51.23              |
| 54        | 25.07              | 40.33              | 54.50              |
| 55        | 27.25              | 44.69              | 57.77              |
| 56        | 28.34              | 45.78              | 58.86              |
| 57        | 29.43              | 46.87              | 59.95              |
| 58        | 30.52              | 49.05              | 63.22              |
| 59        | 32.70              | 51.23              | 65.40              |
| 60        | 32.70              | 52.32              | 66.49              |
| 61        | 33.79              | 54.50              | 67.58              |
| 62        | 35.97              | 56.68              | 70.85              |
| 63        | 38.15              | 58.86              | 74.12              |
| 64        | 40.33              | 62.13              | 78.48              |
| 65        | 42.51              | 65.40              | 81.75              |
| 66        | 45.78              | 68.67              | 86.11              |
| 67        | 46.87              | 69.76              | 88.29              |
| 68        | 49.05              | 71.94              | 90.47              |
| 69        | 52.32              | 76.30              | 94.83              |
| 70        | 53.41              | 78.48              | 97.01              |
| 71        | 62.13              | 88.29              | 107.91             |
| 72        | 68.67              | 98.10              | 118.81             |
| 73        | 77.39              | 109.00             | 129.71             |
| 74        | 87.20              | 120.99             | 142.79             |
| 75        | 94.83              | 130.80             | 151.51             |
| 76        | 109.00             | 148.24             | 170.04             |
| 77        | 123.17             | 165.68             | 186.39             |
| 78        | 137.34             | 182.03             | 202.74             |
| 79        | 154.78             | 203.83             | 222.36             |
| 80        | 172.22             | 224.54             | 240.89             |
| 81        | 189.66             | 244.16             | 259.42             |
| 82        | 206.01             | 261.60             | 276.86             |
| 83        | 223.45             | 282.31             | 295.39             |
| 84        | 253.97             | 315.01             | 328.09             |
| 85        | 253.97             | 315.01             | 328.09             |
| 86        | 253.97             | 315.01             | 328.09             |
| 87        | 253.97             | 315.01             | 328.09             |
| 88        | 253.97             | 315.01             | 328.09             |
| 89        | 253.97             | 315.01             | 328.09             |
| 90        | 253.97             | 315.01             | 328.09             |
| 91        | 253.97             | 315.01             | 328.09             |
| 92        | 253.97             | 315.01             | 328.09             |
| 93        | 253.97             | 315.01             | 328.09             |
| 94        | 253.97             | 315.01             | 328.09             |
| 95        | 253.97             | 315.01             | 328.09             |
| 96        | 253.97             | 315.01             | 328.09             |
| 97        | 253.97             | 315.01             | 328.09             |
| 98        | 253.97             | 315.01             | 328.09             |
| 99        | 253.97             | 315.01             | 328.09             |
| 100       | 253.97             | 315.01             | 328.09             |

Exhibit IV

Genworth Life Insurance Company  
Current Annual Premiums

Form: 7021 et al

Annual Premiums per \$10 Daily Benefit

Lifetime Benefit Period

| Issue Age | No Benefit Increase Option |                             | Simple Benefit Increase Option |                             | Compound Benefit Increase Option |                             |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
|           | Elimination Period 20 Days | Elimination Period 100 Days | Elimination Period 20 Days     | Elimination Period 100 Days | Elimination Period 20 Days       | Elimination Period 100 Days |
| 18        | 34.88                      | 26.16                       | 65.40                          | 49.05                       | 82.84                            | 61.04                       |
| 19        | 34.88                      | 26.16                       | 65.40                          | 49.05                       | 82.84                            | 61.04                       |
| 20        | 34.88                      | 26.16                       | 65.40                          | 49.05                       | 82.84                            | 61.04                       |
| 21        | 34.88                      | 26.16                       | 65.40                          | 49.05                       | 82.84                            | 61.04                       |
| 22        | 34.88                      | 26.16                       | 65.40                          | 49.05                       | 82.84                            | 61.04                       |
| 23        | 34.88                      | 26.16                       | 65.40                          | 49.05                       | 82.84                            | 61.04                       |
| 24        | 34.88                      | 26.16                       | 65.40                          | 49.05                       | 82.84                            | 61.04                       |
| 25        | 34.88                      | 26.16                       | 65.40                          | 49.05                       | 82.84                            | 61.04                       |
| 26        | 34.88                      | 26.16                       | 65.40                          | 49.05                       | 82.84                            | 61.04                       |
| 27        | 34.88                      | 26.16                       | 65.40                          | 49.05                       | 82.84                            | 61.04                       |
| 28        | 34.88                      | 26.16                       | 65.40                          | 49.05                       | 82.84                            | 61.04                       |
| 29        | 34.88                      | 26.16                       | 65.40                          | 49.05                       | 82.84                            | 61.04                       |
| 30        | 34.88                      | 26.16                       | 65.40                          | 49.05                       | 82.84                            | 61.04                       |
| 31        | 34.88                      | 26.16                       | 65.40                          | 49.05                       | 82.84                            | 61.04                       |
| 32        | 34.88                      | 26.16                       | 65.40                          | 49.05                       | 82.84                            | 61.04                       |
| 33        | 34.88                      | 26.16                       | 65.40                          | 49.05                       | 82.84                            | 61.04                       |
| 34        | 34.88                      | 26.16                       | 65.40                          | 49.05                       | 82.84                            | 61.04                       |
| 35        | 34.88                      | 26.16                       | 65.40                          | 49.05                       | 82.84                            | 61.04                       |
| 36        | 34.88                      | 26.16                       | 65.40                          | 49.05                       | 82.84                            | 61.04                       |
| 37        | 34.88                      | 26.16                       | 65.40                          | 49.05                       | 82.84                            | 61.04                       |
| 38        | 34.88                      | 26.16                       | 65.40                          | 49.05                       | 82.84                            | 61.04                       |
| 39        | 34.88                      | 26.16                       | 65.40                          | 49.05                       | 82.84                            | 61.04                       |
| 40        | 34.88                      | 26.16                       | 65.40                          | 49.05                       | 82.84                            | 61.04                       |
| 41        | 34.88                      | 26.16                       | 65.40                          | 49.05                       | 82.84                            | 61.04                       |
| 42        | 34.88                      | 26.16                       | 65.40                          | 49.05                       | 82.84                            | 61.04                       |
| 43        | 34.88                      | 26.16                       | 65.40                          | 49.05                       | 82.84                            | 61.04                       |
| 44        | 34.88                      | 26.16                       | 65.40                          | 49.05                       | 82.84                            | 61.04                       |
| 45        | 34.88                      | 26.16                       | 65.40                          | 49.05                       | 82.84                            | 61.04                       |
| 46        | 38.15                      | 29.43                       | 68.67                          | 52.32                       | 87.20                            | 65.40                       |
| 47        | 38.15                      | 29.43                       | 69.76                          | 52.32                       | 88.29                            | 65.40                       |
| 48        | 39.24                      | 29.43                       | 71.94                          | 53.41                       | 90.47                            | 67.58                       |
| 49        | 39.24                      | 30.52                       | 71.94                          | 54.50                       | 91.56                            | 68.67                       |
| 50        | 41.42                      | 30.52                       | 73.03                          | 54.50                       | 92.65                            | 69.76                       |
| 51        | 42.51                      | 31.61                       | 76.30                          | 57.77                       | 95.92                            | 73.03                       |
| 52        | 45.78                      | 33.79                       | 79.57                          | 59.95                       | 100.28                           | 76.30                       |
| 53        | 46.87                      | 34.88                       | 81.75                          | 62.13                       | 104.64                           | 78.48                       |
| 54        | 50.14                      | 38.15                       | 86.11                          | 64.31                       | 110.09                           | 82.84                       |
| 55        | 55.59                      | 41.42                       | 93.74                          | 71.94                       | 120.99                           | 91.56                       |
| 56        | 58.86                      | 45.78                       | 102.46                         | 78.48                       | 130.80                           | 102.46                      |
| 57        | 64.31                      | 50.14                       | 110.09                         | 85.02                       | 141.70                           | 109.00                      |
| 58        | 71.94                      | 55.59                       | 120.99                         | 91.56                       | 153.69                           | 118.81                      |
| 59        | 79.57                      | 59.95                       | 131.89                         | 100.28                      | 167.86                           | 127.53                      |
| 60        | 88.29                      | 68.67                       | 143.88                         | 113.36                      | 183.12                           | 143.88                      |
| 61        | 97.01                      | 78.48                       | 161.32                         | 131.89                      | 202.74                           | 164.59                      |
| 62        | 109.00                     | 83.93                       | 179.85                         | 138.43                      | 221.27                           | 183.12                      |
| 63        | 120.99                     | 98.10                       | 198.38                         | 160.23                      | 250.70                           | 202.74                      |
| 64        | 135.16                     | 105.73                      | 220.18                         | 173.31                      | 277.95                           | 219.09                      |
| 65        | 149.33                     | 122.08                      | 239.80                         | 195.11                      | 301.93                           | 246.34                      |
| 66        | 162.41                     | 128.62                      | 255.06                         | 204.92                      | 322.64                           | 258.33                      |
| 67        | 178.76                     | 141.70                      | 279.04                         | 222.36                      | 349.89                           | 277.95                      |
| 68        | 196.20                     | 161.32                      | 304.11                         | 248.52                      | 380.41                           | 309.56                      |
| 69        | 221.27                     | 174.40                      | 337.90                         | 268.14                      | 420.74                           | 333.54                      |
| 70        | 244.16                     | 194.02                      | 370.60                         | 294.30                      | 458.89                           | 365.15                      |
| 71        | 267.05                     | 211.46                      | 401.12                         | 317.19                      | 491.59                           | 391.31                      |
| 72        | 293.21                     | 233.26                      | 437.09                         | 348.80                      | 529.74                           | 422.92                      |
| 73        | 325.91                     | 261.60                      | 478.51                         | 384.77                      | 573.34                           | 462.16                      |
| 74        | 358.61                     | 288.85                      | 523.20                         | 420.74                      | 616.94                           | 497.04                      |
| 75        | 397.85                     | 316.10                      | 577.70                         | 458.89                      | 669.26                           | 533.01                      |
| 76        | 444.72                     | 352.07                      | 635.47                         | 502.49                      | 728.12                           | 576.61                      |
| 77        | 495.95                     | 396.76                      | 703.05                         | 562.44                      | 791.34                           | 633.29                      |
| 78        | 549.36                     | 437.09                      | 767.36                         | 611.49                      | 853.47                           | 681.25                      |
| 79        | 597.32                     | 480.69                      | 828.40                         | 665.99                      | 903.61                           | 728.12                      |
| 80        | 652.91                     | 524.29                      | 891.62                         | 717.22                      | 959.20                           | 771.72                      |
| 81        | 712.86                     | 570.07                      | 965.74                         | 771.72                      | 1,023.51                         | 818.59                      |
| 82        | 773.90                     | 620.21                      | 1,033.32                       | 827.31                      | 1,088.91                         | 872.00                      |
| 83        | 848.02                     | 676.89                      | 1,120.52                       | 894.89                      | 1,167.39                         | 933.04                      |
| 84        | 918.87                     | 731.39                      | 1,196.82                       | 952.66                      | 1,243.69                         | 991.90                      |
| 85        | 989.72                     | 785.89                      | 1,240.42                       | 985.36                      | 1,281.84                         | 1,020.24                    |
| 86        | 1,060.57                   | 840.39                      | 1,282.93                       | 1,016.97                    | 1,319.99                         | 1,048.58                    |
| 87        | 1,131.42                   | 894.89                      | 1,326.53                       | 1,049.67                    | 1,359.23                         | 1,076.92                    |
| 88        | 1,202.27                   | 949.39                      | 1,369.04                       | 1,082.37                    | 1,397.38                         | 1,105.26                    |
| 89        | 1,273.12                   | 1,003.89                    | 1,412.64                       | 1,115.07                    | 1,435.53                         | 1,134.69                    |
| 90        | 1,343.97                   | 1,058.39                    | 1,455.15                       | 1,146.68                    | 1,473.68                         | 1,163.03                    |
| 91        | 1,414.82                   | 1,112.89                    | 1,498.75                       | 1,179.38                    | 1,511.83                         | 1,191.37                    |
| 92        | 1,485.67                   | 1,167.39                    | 1,541.26                       | 1,212.08                    | 1,551.07                         | 1,219.71                    |
| 93        | 1,556.52                   | 1,221.89                    | 1,584.86                       | 1,243.69                    | 1,589.22                         | 1,248.05                    |
| 94        | 1,627.37                   | 1,276.39                    | 1,627.37                       | 1,276.39                    | 1,627.37                         | 1,276.39                    |
| 95        | 1,627.37                   | 1,276.39                    | 1,627.37                       | 1,276.39                    | 1,627.37                         | 1,276.39                    |
| 96        | 1,627.37                   | 1,276.39                    | 1,627.37                       | 1,276.39                    | 1,627.37                         | 1,276.39                    |
| 97        | 1,627.37                   | 1,276.39                    | 1,627.37                       | 1,276.39                    | 1,627.37                         | 1,276.39                    |
| 98        | 1,627.37                   | 1,276.39                    | 1,627.37                       | 1,276.39                    | 1,627.37                         | 1,276.39                    |
| 99        | 1,627.37                   | 1,276.39                    | 1,627.37                       | 1,276.39                    | 1,627.37                         | 1,276.39                    |
| 100       | 1,627.37                   | 1,276.39                    | 1,627.37                       | 1,276.39                    | 1,627.37                         | 1,276.39                    |

**Exhibit IV**  
**Genworth Life Insurance Company**  
**Current Annual Premiums**

Form: 7021 et al

Annual Premiums per \$10 Daily Benefit

**6 Year Benefit Period**

| Issue Age | No Benefit Increase Option |                             | Simple Benefit Increase Option |                             | Compound Benefit Increase Option |                             |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
|           | Elimination Period 20 Days | Elimination Period 100 Days | Elimination Period 20 Days     | Elimination Period 100 Days | Elimination Period 20 Days       | Elimination Period 100 Days |
| 18        | 30.52                      | 22.89                       | 55.59                          | 41.42                       | 69.76                            | 51.23                       |
| 19        | 30.52                      | 22.89                       | 55.59                          | 41.42                       | 69.76                            | 51.23                       |
| 20        | 30.52                      | 22.89                       | 55.59                          | 41.42                       | 69.76                            | 51.23                       |
| 21        | 30.52                      | 22.89                       | 55.59                          | 41.42                       | 69.76                            | 51.23                       |
| 22        | 30.52                      | 22.89                       | 55.59                          | 41.42                       | 69.76                            | 51.23                       |
| 23        | 30.52                      | 22.89                       | 55.59                          | 41.42                       | 69.76                            | 51.23                       |
| 24        | 30.52                      | 22.89                       | 55.59                          | 41.42                       | 69.76                            | 51.23                       |
| 25        | 30.52                      | 22.89                       | 55.59                          | 41.42                       | 69.76                            | 51.23                       |
| 26        | 30.52                      | 22.89                       | 55.59                          | 41.42                       | 69.76                            | 51.23                       |
| 27        | 30.52                      | 22.89                       | 55.59                          | 41.42                       | 69.76                            | 51.23                       |
| 28        | 30.52                      | 22.89                       | 55.59                          | 41.42                       | 69.76                            | 51.23                       |
| 29        | 30.52                      | 22.89                       | 55.59                          | 41.42                       | 69.76                            | 51.23                       |
| 30        | 30.52                      | 22.89                       | 55.59                          | 41.42                       | 69.76                            | 51.23                       |
| 31        | 30.52                      | 22.89                       | 55.59                          | 41.42                       | 69.76                            | 51.23                       |
| 32        | 30.52                      | 22.89                       | 55.59                          | 41.42                       | 69.76                            | 51.23                       |
| 33        | 30.52                      | 22.89                       | 55.59                          | 41.42                       | 69.76                            | 51.23                       |
| 34        | 30.52                      | 22.89                       | 55.59                          | 41.42                       | 69.76                            | 51.23                       |
| 35        | 30.52                      | 22.89                       | 55.59                          | 41.42                       | 69.76                            | 51.23                       |
| 36        | 30.52                      | 22.89                       | 55.59                          | 41.42                       | 69.76                            | 51.23                       |
| 37        | 30.52                      | 22.89                       | 55.59                          | 41.42                       | 69.76                            | 51.23                       |
| 38        | 30.52                      | 22.89                       | 55.59                          | 41.42                       | 69.76                            | 51.23                       |
| 39        | 30.52                      | 22.89                       | 55.59                          | 41.42                       | 69.76                            | 51.23                       |
| 40        | 30.52                      | 22.89                       | 55.59                          | 41.42                       | 69.76                            | 51.23                       |
| 41        | 30.52                      | 22.89                       | 55.59                          | 41.42                       | 69.76                            | 51.23                       |
| 42        | 30.52                      | 22.89                       | 55.59                          | 41.42                       | 69.76                            | 51.23                       |
| 43        | 30.52                      | 22.89                       | 55.59                          | 41.42                       | 69.76                            | 51.23                       |
| 44        | 30.52                      | 22.89                       | 55.59                          | 41.42                       | 69.76                            | 51.23                       |
| 45        | 30.52                      | 22.89                       | 55.59                          | 41.42                       | 69.76                            | 51.23                       |
| 46        | 32.70                      | 25.07                       | 57.77                          | 43.60                       | 73.03                            | 54.50                       |
| 47        | 32.70                      | 25.07                       | 58.86                          | 43.60                       | 74.12                            | 54.50                       |
| 48        | 33.79                      | 25.07                       | 59.95                          | 44.69                       | 75.21                            | 55.59                       |
| 49        | 33.79                      | 26.16                       | 59.95                          | 45.78                       | 76.30                            | 56.68                       |
| 50        | 35.97                      | 26.16                       | 62.13                          | 45.78                       | 77.39                            | 57.77                       |
| 51        | 37.06                      | 27.25                       | 64.31                          | 49.05                       | 81.75                            | 61.04                       |
| 52        | 39.24                      | 28.34                       | 66.49                          | 50.14                       | 85.02                            | 63.22                       |
| 53        | 40.33                      | 29.43                       | 68.67                          | 51.23                       | 87.20                            | 65.40                       |
| 54        | 42.51                      | 31.61                       | 71.94                          | 53.41                       | 91.56                            | 68.67                       |
| 55        | 46.87                      | 34.88                       | 77.39                          | 58.86                       | 100.28                           | 75.21                       |
| 56        | 50.14                      | 38.15                       | 85.02                          | 64.31                       | 107.91                           | 82.84                       |
| 57        | 54.50                      | 41.42                       | 90.47                          | 69.76                       | 115.54                           | 88.29                       |
| 58        | 59.95                      | 45.78                       | 99.19                          | 74.12                       | 125.35                           | 95.92                       |
| 59        | 66.49                      | 49.05                       | 107.91                         | 80.66                       | 137.34                           | 102.46                      |
| 60        | 74.12                      | 56.68                       | 117.72                         | 92.65                       | 149.33                           | 116.63                      |
| 61        | 80.66                      | 65.40                       | 131.89                         | 106.82                      | 165.68                           | 132.98                      |
| 62        | 90.47                      | 69.76                       | 147.15                         | 112.27                      | 180.94                           | 148.24                      |
| 63        | 100.28                     | 80.66                       | 161.32                         | 129.71                      | 203.83                           | 163.50                      |
| 64        | 112.27                     | 87.20                       | 178.76                         | 139.52                      | 226.72                           | 176.58                      |
| 65        | 124.26                     | 100.28                      | 195.11                         | 156.96                      | 245.25                           | 198.38                      |
| 66        | 134.07                     | 105.73                      | 207.10                         | 165.68                      | 261.60                           | 208.19                      |
| 67        | 148.24                     | 116.63                      | 226.72                         | 178.76                      | 284.49                           | 223.45                      |
| 68        | 162.41                     | 131.89                      | 247.43                         | 199.47                      | 308.47                           | 248.52                      |
| 69        | 182.03                     | 142.79                      | 273.59                         | 215.82                      | 341.17                           | 268.14                      |
| 70        | 201.65                     | 158.05                      | 300.84                         | 236.53                      | 372.78                           | 293.21                      |
| 71        | 220.18                     | 173.31                      | 324.82                         | 255.06                      | 398.94                           | 313.92                      |
| 72        | 243.07                     | 190.75                      | 354.25                         | 280.13                      | 429.46                           | 338.99                      |
| 73        | 269.23                     | 213.64                      | 388.04                         | 309.56                      | 464.34                           | 370.60                      |
| 74        | 296.48                     | 236.53                      | 424.01                         | 337.90                      | 500.31                           | 398.94                      |
| 75        | 329.18                     | 259.42                      | 468.70                         | 368.42                      | 542.82                           | 427.28                      |
| 76        | 367.33                     | 287.76                      | 514.48                         | 403.30                      | 590.78                           | 463.25                      |
| 77        | 409.84                     | 324.82                      | 570.07                         | 451.26                      | 642.01                           | 507.94                      |
| 78        | 454.53                     | 357.52                      | 622.39                         | 490.50                      | 692.15                           | 547.18                      |
| 79        | 493.77                     | 393.49                      | 671.44                         | 535.19                      | 733.57                           | 584.24                      |
| 80        | 539.55                     | 429.46                      | 722.67                         | 575.52                      | 781.53                           | 621.30                      |
| 81        | 588.60                     | 466.52                      | 783.71                         | 619.12                      | 834.94                           | 659.45                      |
| 82        | 639.83                     | 507.94                      | 837.12                         | 663.81                      | 890.53                           | 704.14                      |
| 83        | 700.87                     | 553.72                      | 907.97                         | 718.31                      | 954.84                           | 753.19                      |
| 84        | 758.64                     | 598.41                      | 970.10                         | 765.18                      | 1,018.06                         | 802.24                      |
| 85        | 816.41                     | 643.10                      | 1,007.16                       | 793.52                      | 1,049.67                         | 826.22                      |
| 86        | 874.18                     | 687.79                      | 1,043.13                       | 820.77                      | 1,081.28                         | 851.29                      |
| 87        | 931.95                     | 732.48                      | 1,080.19                       | 849.11                      | 1,113.98                         | 875.27                      |
| 88        | 989.72                     | 777.17                      | 1,116.16                       | 877.45                      | 1,145.59                         | 899.25                      |
| 89        | 1,047.49                   | 821.86                      | 1,153.22                       | 905.79                      | 1,177.20                         | 924.32                      |
| 90        | 1,105.26                   | 866.55                      | 1,190.28                       | 933.04                      | 1,208.81                         | 948.30                      |
| 91        | 1,163.03                   | 911.24                      | 1,226.25                       | 961.38                      | 1,240.42                         | 972.28                      |
| 92        | 1,220.80                   | 955.93                      | 1,263.31                       | 989.72                      | 1,273.12                         | 996.26                      |
| 93        | 1,278.57                   | 1,000.62                    | 1,299.28                       | 1,016.97                    | 1,304.73                         | 1,021.33                    |
| 94        | 1,336.34                   | 1,045.31                    | 1,336.34                       | 1,045.31                    | 1,336.34                         | 1,045.31                    |
| 95        | 1,336.34                   | 1,045.31                    | 1,336.34                       | 1,045.31                    | 1,336.34                         | 1,045.31                    |
| 96        | 1,336.34                   | 1,045.31                    | 1,336.34                       | 1,045.31                    | 1,336.34                         | 1,045.31                    |
| 97        | 1,336.34                   | 1,045.31                    | 1,336.34                       | 1,045.31                    | 1,336.34                         | 1,045.31                    |
| 98        | 1,336.34                   | 1,045.31                    | 1,336.34                       | 1,045.31                    | 1,336.34                         | 1,045.31                    |
| 99        | 1,336.34                   | 1,045.31                    | 1,336.34                       | 1,045.31                    | 1,336.34                         | 1,045.31                    |
| 100       | 1,336.34                   | 1,045.31                    | 1,336.34                       | 1,045.31                    | 1,336.34                         | 1,045.31                    |

Exhibit IV

Genworth Life Insurance Company  
Current Annual Premiums

Form: 7021 et al

Annual Premiums per \$10 Daily Benefit

4 Year Benefit Period

| Issue Age | No Benefit         |                    | Simple Benefit     |                    | Compound Benefit   |                    |
|-----------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
|           | Increase Option    |                    | Increase Option    |                    | Increase Option    |                    |
|           | Elimination Period | Elimination Period | Elimination Period | Elimination Period | Elimination Period | Elimination Period |
|           | 20 Days            | 100 Days           | 20 Days            | 100 Days           | 20 Days            | 100 Days           |
| 18        | 25.07              | 18.53              | 44.69              | 32.70              | 55.59              | 40.33              |
| 19        | 25.07              | 18.53              | 44.69              | 32.70              | 55.59              | 40.33              |
| 20        | 25.07              | 18.53              | 44.69              | 32.70              | 55.59              | 40.33              |
| 21        | 25.07              | 18.53              | 44.69              | 32.70              | 55.59              | 40.33              |
| 22        | 25.07              | 18.53              | 44.69              | 32.70              | 55.59              | 40.33              |
| 23        | 25.07              | 18.53              | 44.69              | 32.70              | 55.59              | 40.33              |
| 24        | 25.07              | 18.53              | 44.69              | 32.70              | 55.59              | 40.33              |
| 25        | 25.07              | 18.53              | 44.69              | 32.70              | 55.59              | 40.33              |
| 26        | 25.07              | 18.53              | 44.69              | 32.70              | 55.59              | 40.33              |
| 27        | 25.07              | 18.53              | 44.69              | 32.70              | 55.59              | 40.33              |
| 28        | 25.07              | 18.53              | 44.69              | 32.70              | 55.59              | 40.33              |
| 29        | 25.07              | 18.53              | 44.69              | 32.70              | 55.59              | 40.33              |
| 30        | 25.07              | 18.53              | 44.69              | 32.70              | 55.59              | 40.33              |
| 31        | 25.07              | 18.53              | 44.69              | 32.70              | 55.59              | 40.33              |
| 32        | 25.07              | 18.53              | 44.69              | 32.70              | 55.59              | 40.33              |
| 33        | 25.07              | 18.53              | 44.69              | 32.70              | 55.59              | 40.33              |
| 34        | 25.07              | 18.53              | 44.69              | 32.70              | 55.59              | 40.33              |
| 35        | 25.07              | 18.53              | 44.69              | 32.70              | 55.59              | 40.33              |
| 36        | 25.07              | 18.53              | 44.69              | 32.70              | 55.59              | 40.33              |
| 37        | 25.07              | 18.53              | 44.69              | 32.70              | 55.59              | 40.33              |
| 38        | 25.07              | 18.53              | 44.69              | 32.70              | 55.59              | 40.33              |
| 39        | 25.07              | 18.53              | 44.69              | 32.70              | 55.59              | 40.33              |
| 40        | 25.07              | 18.53              | 44.69              | 32.70              | 55.59              | 40.33              |
| 41        | 25.07              | 18.53              | 44.69              | 32.70              | 55.59              | 40.33              |
| 42        | 25.07              | 18.53              | 44.69              | 32.70              | 55.59              | 40.33              |
| 43        | 25.07              | 18.53              | 44.69              | 32.70              | 55.59              | 40.33              |
| 44        | 25.07              | 18.53              | 44.69              | 32.70              | 55.59              | 40.33              |
| 45        | 25.07              | 18.53              | 44.69              | 32.70              | 55.59              | 40.33              |
| 46        | 26.16              | 19.62              | 45.78              | 33.79              | 57.77              | 42.51              |
| 47        | 27.25              | 19.62              | 46.87              | 33.79              | 59.95              | 43.60              |
| 48        | 27.25              | 19.62              | 46.87              | 34.88              | 59.95              | 43.60              |
| 49        | 27.25              | 20.71              | 47.96              | 37.06              | 61.04              | 44.69              |
| 50        | 29.43              | 20.71              | 50.14              | 37.06              | 62.13              | 44.69              |
| 51        | 30.52              | 22.89              | 51.23              | 39.24              | 67.58              | 49.05              |
| 52        | 31.61              | 22.89              | 52.32              | 39.24              | 69.76              | 50.14              |
| 53        | 32.70              | 23.98              | 54.50              | 40.33              | 69.76              | 51.23              |
| 54        | 34.88              | 25.07              | 56.68              | 41.42              | 71.94              | 53.41              |
| 55        | 37.06              | 27.25              | 61.04              | 44.69              | 79.57              | 57.77              |
| 56        | 40.33              | 30.52              | 66.49              | 49.05              | 83.93              | 63.22              |
| 57        | 43.60              | 32.70              | 69.76              | 53.41              | 89.38              | 67.58              |
| 58        | 47.96              | 35.97              | 77.39              | 56.68              | 97.01              | 71.94              |
| 59        | 52.32              | 38.15              | 83.93              | 61.04              | 106.82             | 77.39              |
| 60        | 58.86              | 44.69              | 91.56              | 70.85              | 115.54             | 88.29              |
| 61        | 64.31              | 51.23              | 102.46             | 80.66              | 128.62             | 101.37             |
| 62        | 71.94              | 54.50              | 113.36             | 86.11              | 139.52             | 112.27             |
| 63        | 79.57              | 63.22              | 124.26             | 98.10              | 156.96             | 124.26             |
| 64        | 88.29              | 67.58              | 137.34             | 105.73             | 174.40             | 134.07             |
| 65        | 98.10              | 78.48              | 150.42             | 118.81             | 188.57             | 150.42             |
| 66        | 104.64             | 81.75              | 159.14             | 125.35             | 200.56             | 156.96             |
| 67        | 116.63             | 90.47              | 173.31             | 134.07             | 218.00             | 167.86             |
| 68        | 128.62             | 101.37             | 189.66             | 149.33             | 236.53             | 187.48             |
| 69        | 142.79             | 111.18             | 209.28             | 162.41             | 261.60             | 202.74             |
| 70        | 158.05             | 122.08             | 229.99             | 177.67             | 285.58             | 221.27             |
| 71        | 173.31             | 134.07             | 248.52             | 191.84             | 306.29             | 236.53             |
| 72        | 191.84             | 148.24             | 271.41             | 210.37             | 329.18             | 255.06             |
| 73        | 212.55             | 165.68             | 296.48             | 233.26             | 355.34             | 279.04             |
| 74        | 233.26             | 183.12             | 324.82             | 255.06             | 383.68             | 300.84             |
| 75        | 260.51             | 201.65             | 359.70             | 277.95             | 416.38             | 321.55             |
| 76        | 289.94             | 223.45             | 393.49             | 304.11             | 453.44             | 348.80             |
| 77        | 323.73             | 251.79             | 437.09             | 340.08             | 492.68             | 382.59             |
| 78        | 358.61             | 277.95             | 477.42             | 369.51             | 530.83             | 412.02             |
| 79        | 389.13             | 306.29             | 514.48             | 403.30             | 563.53             | 440.36             |
| 80        | 425.10             | 333.54             | 553.72             | 432.73             | 602.77             | 469.79             |
| 81        | 464.34             | 361.88             | 600.59             | 466.52             | 646.37             | 500.31             |
| 82        | 504.67             | 394.58             | 640.92             | 500.31             | 691.06             | 535.19             |
| 83        | 552.63             | 429.46             | 695.42             | 541.73             | 742.29             | 573.34             |
| 84        | 598.41             | 465.43             | 743.38             | 576.61             | 792.43             | 612.58             |
| 85        | 644.19             | 501.40             | 774.99             | 601.68             | 818.59             | 634.38             |
| 86        | 689.97             | 537.37             | 805.51             | 626.75             | 844.75             | 655.09             |
| 87        | 735.75             | 573.34             | 837.12             | 650.73             | 872.00             | 676.89             |
| 88        | 781.53             | 609.31             | 868.73             | 675.80             | 898.16             | 697.60             |
| 89        | 827.31             | 645.28             | 900.34             | 700.87             | 924.32             | 719.40             |
| 90        | 873.09             | 681.25             | 930.86             | 725.94             | 950.48             | 740.11             |
| 91        | 918.87             | 717.22             | 962.47             | 751.01             | 976.64             | 761.91             |
| 92        | 964.65             | 753.19             | 994.08             | 774.99             | 1,003.89           | 782.62             |
| 93        | 1,010.43           | 789.16             | 1,024.60           | 800.06             | 1,030.05           | 804.42             |
| 94        | 1,056.21           | 825.13             | 1,056.21           | 825.13             | 1,056.21           | 825.13             |
| 95        | 1,056.21           | 825.13             | 1,056.21           | 825.13             | 1,056.21           | 825.13             |
| 96        | 1,056.21           | 825.13             | 1,056.21           | 825.13             | 1,056.21           | 825.13             |
| 97        | 1,056.21           | 825.13             | 1,056.21           | 825.13             | 1,056.21           | 825.13             |
| 98        | 1,056.21           | 825.13             | 1,056.21           | 825.13             | 1,056.21           | 825.13             |
| 99        | 1,056.21           | 825.13             | 1,056.21           | 825.13             | 1,056.21           | 825.13             |
| 100       | 1,056.21           | 825.13             | 1,056.21           | 825.13             | 1,056.21           | 825.13             |

Exhibit IV

Genworth Life Insurance Company  
Current Annual Premiums

Form: 7021 et al

Annual Premiums per \$10 Daily Benefit

3 Year Benefit Period

| Issue Age | No Benefit Increase Option |                             | Simple Benefit Increase Option |                             | Compound Benefit Increase Option |                             |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
|           | Elimination Period 20 Days | Elimination Period 100 Days | Elimination Period 20 Days     | Elimination Period 100 Days | Elimination Period 20 Days       | Elimination Period 100 Days |
| 18        | 21.80                      | 16.35                       | 39.24                          | 28.34                       | 47.96                            | 34.88                       |
| 19        | 21.80                      | 16.35                       | 39.24                          | 28.34                       | 47.96                            | 34.88                       |
| 20        | 21.80                      | 16.35                       | 39.24                          | 28.34                       | 47.96                            | 34.88                       |
| 21        | 21.80                      | 16.35                       | 39.24                          | 28.34                       | 47.96                            | 34.88                       |
| 22        | 21.80                      | 16.35                       | 39.24                          | 28.34                       | 47.96                            | 34.88                       |
| 23        | 21.80                      | 16.35                       | 39.24                          | 28.34                       | 47.96                            | 34.88                       |
| 24        | 21.80                      | 16.35                       | 39.24                          | 28.34                       | 47.96                            | 34.88                       |
| 25        | 21.80                      | 16.35                       | 39.24                          | 28.34                       | 47.96                            | 34.88                       |
| 26        | 21.80                      | 16.35                       | 39.24                          | 28.34                       | 47.96                            | 34.88                       |
| 27        | 21.80                      | 16.35                       | 39.24                          | 28.34                       | 47.96                            | 34.88                       |
| 28        | 21.80                      | 16.35                       | 39.24                          | 28.34                       | 47.96                            | 34.88                       |
| 29        | 21.80                      | 16.35                       | 39.24                          | 28.34                       | 47.96                            | 34.88                       |
| 30        | 21.80                      | 16.35                       | 39.24                          | 28.34                       | 47.96                            | 34.88                       |
| 31        | 21.80                      | 16.35                       | 39.24                          | 28.34                       | 47.96                            | 34.88                       |
| 32        | 21.80                      | 16.35                       | 39.24                          | 28.34                       | 47.96                            | 34.88                       |
| 33        | 21.80                      | 16.35                       | 39.24                          | 28.34                       | 47.96                            | 34.88                       |
| 34        | 21.80                      | 16.35                       | 39.24                          | 28.34                       | 47.96                            | 34.88                       |
| 35        | 21.80                      | 16.35                       | 39.24                          | 28.34                       | 47.96                            | 34.88                       |
| 36        | 21.80                      | 16.35                       | 39.24                          | 28.34                       | 47.96                            | 34.88                       |
| 37        | 21.80                      | 16.35                       | 39.24                          | 28.34                       | 47.96                            | 34.88                       |
| 38        | 21.80                      | 16.35                       | 39.24                          | 28.34                       | 47.96                            | 34.88                       |
| 39        | 21.80                      | 16.35                       | 39.24                          | 28.34                       | 47.96                            | 34.88                       |
| 40        | 21.80                      | 16.35                       | 39.24                          | 28.34                       | 47.96                            | 34.88                       |
| 41        | 21.80                      | 16.35                       | 39.24                          | 28.34                       | 47.96                            | 34.88                       |
| 42        | 21.80                      | 16.35                       | 39.24                          | 28.34                       | 47.96                            | 34.88                       |
| 43        | 21.80                      | 16.35                       | 39.24                          | 28.34                       | 47.96                            | 34.88                       |
| 44        | 21.80                      | 16.35                       | 39.24                          | 28.34                       | 47.96                            | 34.88                       |
| 45        | 21.80                      | 16.35                       | 39.24                          | 28.34                       | 47.96                            | 34.88                       |
| 46        | 23.98                      | 17.44                       | 40.33                          | 29.43                       | 51.23                            | 38.15                       |
| 47        | 23.98                      | 17.44                       | 41.42                          | 31.61                       | 52.32                            | 39.24                       |
| 48        | 25.07                      | 17.44                       | 42.51                          | 31.61                       | 54.50                            | 39.24                       |
| 49        | 25.07                      | 18.53                       | 42.51                          | 32.70                       | 54.50                            | 40.33                       |
| 50        | 26.16                      | 18.53                       | 44.69                          | 32.70                       | 55.59                            | 40.33                       |
| 51        | 27.25                      | 20.71                       | 45.78                          | 33.79                       | 57.77                            | 44.69                       |
| 52        | 27.25                      | 20.71                       | 46.87                          | 34.88                       | 59.95                            | 45.78                       |
| 53        | 30.52                      | 21.80                       | 49.05                          | 35.97                       | 63.22                            | 47.96                       |
| 54        | 31.61                      | 21.80                       | 51.23                          | 38.15                       | 64.31                            | 47.96                       |
| 55        | 32.70                      | 23.98                       | 54.50                          | 40.33                       | 69.76                            | 51.23                       |
| 56        | 35.97                      | 26.16                       | 58.86                          | 44.69                       | 75.21                            | 55.59                       |
| 57        | 39.24                      | 29.43                       | 62.13                          | 46.87                       | 80.66                            | 61.04                       |
| 58        | 42.51                      | 31.61                       | 69.76                          | 51.23                       | 88.29                            | 65.40                       |
| 59        | 47.96                      | 34.88                       | 75.21                          | 56.68                       | 97.01                            | 70.85                       |
| 60        | 52.32                      | 40.33                       | 81.75                          | 63.22                       | 104.64                           | 79.57                       |
| 61        | 57.77                      | 45.78                       | 91.56                          | 71.94                       | 114.45                           | 87.20                       |
| 62        | 63.22                      | 49.05                       | 99.19                          | 76.30                       | 125.35                           | 95.92                       |
| 63        | 71.94                      | 56.68                       | 113.36                         | 89.38                       | 142.79                           | 111.18                      |
| 64        | 79.57                      | 61.04                       | 124.26                         | 94.83                       | 156.96                           | 119.90                      |
| 65        | 87.20                      | 69.76                       | 135.16                         | 106.82                      | 168.95                           | 134.07                      |
| 66        | 94.83                      | 74.12                       | 142.79                         | 111.18                      | 178.76                           | 139.52                      |
| 67        | 104.64                     | 80.66                       | 155.87                         | 119.90                      | 196.20                           | 151.51                      |
| 68        | 116.63                     | 91.56                       | 171.13                         | 135.16                      | 213.64                           | 170.04                      |
| 69        | 129.71                     | 100.28                      | 188.57                         | 146.06                      | 234.35                           | 182.03                      |
| 70        | 141.70                     | 110.09                      | 207.10                         | 159.14                      | 256.15                           | 197.29                      |
| 71        | 154.78                     | 118.81                      | 222.36                         | 171.13                      | 272.50                           | 210.37                      |
| 72        | 172.22                     | 134.07                      | 245.25                         | 189.66                      | 296.48                           | 228.90                      |
| 73        | 191.84                     | 150.42                      | 269.23                         | 210.37                      | 323.73                           | 252.88                      |
| 74        | 210.37                     | 163.50                      | 292.12                         | 228.90                      | 344.44                           | 269.23                      |
| 75        | 233.26                     | 179.85                      | 322.64                         | 248.52                      | 372.78                           | 288.85                      |
| 76        | 258.33                     | 198.38                      | 350.98                         | 270.32                      | 403.30                           | 309.56                      |
| 77        | 291.03                     | 226.72                      | 393.49                         | 305.20                      | 443.63                           | 344.44                      |
| 78        | 324.82                     | 251.79                      | 431.64                         | 334.63                      | 480.69                           | 371.69                      |
| 79        | 349.89                     | 273.59                      | 462.16                         | 361.88                      | 509.03                           | 397.85                      |
| 80        | 379.32                     | 294.30                      | 492.68                         | 382.59                      | 542.82                           | 421.83                      |
| 81        | 407.66                     | 317.19                      | 526.47                         | 409.84                      | 577.70                           | 450.17                      |
| 82        | 439.27                     | 341.17                      | 560.26                         | 437.09                      | 616.94                           | 479.60                      |
| 83        | 467.61                     | 364.06                      | 592.96                         | 462.16                      | 650.73                           | 506.85                      |
| 84        | 494.86                     | 383.68                      | 623.48                         | 485.05                      | 682.34                           | 531.92                      |
| 85        | 522.11                     | 403.30                      | 637.65                         | 494.86                      | 691.06                           | 536.28                      |
| 86        | 549.36                     | 422.92                      | 651.82                         | 503.58                      | 699.78                           | 541.73                      |
| 87        | 576.61                     | 442.54                      | 667.08                         | 513.39                      | 707.41                           | 546.09                      |
| 88        | 603.86                     | 462.16                      | 681.25                         | 523.20                      | 716.13                           | 551.54                      |
| 89        | 631.11                     | 481.78                      | 695.42                         | 533.01                      | 724.85                           | 555.90                      |
| 90        | 658.36                     | 501.40                      | 709.59                         | 541.73                      | 733.57                           | 560.26                      |
| 91        | 685.61                     | 521.02                      | 723.76                         | 551.54                      | 742.29                           | 565.71                      |
| 92        | 712.86                     | 540.64                      | 739.02                         | 561.35                      | 749.92                           | 570.07                      |
| 93        | 740.11                     | 560.26                      | 753.19                         | 570.07                      | 758.64                           | 575.52                      |
| 94        | 767.36                     | 579.88                      | 767.36                         | 579.88                      | 767.36                           | 579.88                      |
| 95        | 767.36                     | 579.88                      | 767.36                         | 579.88                      | 767.36                           | 579.88                      |
| 96        | 767.36                     | 579.88                      | 767.36                         | 579.88                      | 767.36                           | 579.88                      |
| 97        | 767.36                     | 579.88                      | 767.36                         | 579.88                      | 767.36                           | 579.88                      |
| 98        | 767.36                     | 579.88                      | 767.36                         | 579.88                      | 767.36                           | 579.88                      |
| 99        | 767.36                     | 579.88                      | 767.36                         | 579.88                      | 767.36                           | 579.88                      |
| 100       | 767.36                     | 579.88                      | 767.36                         | 579.88                      | 767.36                           | 579.88                      |

Exhibit IV

Genworth Life Insurance Company  
Current Annual Premiums

Form: 7021 et al

Annual Premiums per \$10 Daily Benefit

2 Year Benefit Period

| Issue Age | No Benefit Increase Option    |                                | Simple Benefit Increase Option |                                | Compound Benefit Increase Option |                                |
|-----------|-------------------------------|--------------------------------|--------------------------------|--------------------------------|----------------------------------|--------------------------------|
|           | Elimination Period<br>20 Days | Elimination Period<br>100 Days | Elimination Period<br>20 Days  | Elimination Period<br>100 Days | Elimination Period<br>20 Days    | Elimination Period<br>100 Days |
| 18        | 19.62                         | 14.17                          | 32.70                          | 25.07                          | 41.42                            | 30.52                          |
| 19        | 19.62                         | 14.17                          | 32.70                          | 25.07                          | 41.42                            | 30.52                          |
| 20        | 19.62                         | 14.17                          | 32.70                          | 25.07                          | 41.42                            | 30.52                          |
| 21        | 19.62                         | 14.17                          | 32.70                          | 25.07                          | 41.42                            | 30.52                          |
| 22        | 19.62                         | 14.17                          | 32.70                          | 25.07                          | 41.42                            | 30.52                          |
| 23        | 19.62                         | 14.17                          | 32.70                          | 25.07                          | 41.42                            | 30.52                          |
| 24        | 19.62                         | 14.17                          | 32.70                          | 25.07                          | 41.42                            | 30.52                          |
| 25        | 19.62                         | 14.17                          | 32.70                          | 25.07                          | 41.42                            | 30.52                          |
| 26        | 19.62                         | 14.17                          | 32.70                          | 25.07                          | 41.42                            | 30.52                          |
| 27        | 19.62                         | 14.17                          | 32.70                          | 25.07                          | 41.42                            | 30.52                          |
| 28        | 19.62                         | 14.17                          | 32.70                          | 25.07                          | 41.42                            | 30.52                          |
| 29        | 19.62                         | 14.17                          | 32.70                          | 25.07                          | 41.42                            | 30.52                          |
| 30        | 19.62                         | 14.17                          | 32.70                          | 25.07                          | 41.42                            | 30.52                          |
| 31        | 19.62                         | 14.17                          | 32.70                          | 25.07                          | 41.42                            | 30.52                          |
| 32        | 19.62                         | 14.17                          | 32.70                          | 25.07                          | 41.42                            | 30.52                          |
| 33        | 19.62                         | 14.17                          | 32.70                          | 25.07                          | 41.42                            | 30.52                          |
| 34        | 19.62                         | 14.17                          | 32.70                          | 25.07                          | 41.42                            | 30.52                          |
| 35        | 19.62                         | 14.17                          | 32.70                          | 25.07                          | 41.42                            | 30.52                          |
| 36        | 19.62                         | 14.17                          | 32.70                          | 25.07                          | 41.42                            | 30.52                          |
| 37        | 19.62                         | 14.17                          | 32.70                          | 25.07                          | 41.42                            | 30.52                          |
| 38        | 19.62                         | 14.17                          | 32.70                          | 25.07                          | 41.42                            | 30.52                          |
| 39        | 19.62                         | 14.17                          | 32.70                          | 25.07                          | 41.42                            | 30.52                          |
| 40        | 19.62                         | 14.17                          | 32.70                          | 25.07                          | 41.42                            | 30.52                          |
| 41        | 19.62                         | 14.17                          | 32.70                          | 25.07                          | 41.42                            | 30.52                          |
| 42        | 19.62                         | 14.17                          | 32.70                          | 25.07                          | 41.42                            | 30.52                          |
| 43        | 19.62                         | 14.17                          | 32.70                          | 25.07                          | 41.42                            | 30.52                          |
| 44        | 19.62                         | 14.17                          | 32.70                          | 25.07                          | 41.42                            | 30.52                          |
| 45        | 19.62                         | 14.17                          | 32.70                          | 25.07                          | 41.42                            | 30.52                          |
| 46        | 19.62                         | 15.26                          | 34.88                          | 27.25                          | 42.51                            | 32.70                          |
| 47        | 20.71                         | 15.26                          | 35.97                          | 27.25                          | 44.69                            | 33.79                          |
| 48        | 20.71                         | 15.26                          | 35.97                          | 27.25                          | 44.69                            | 33.79                          |
| 49        | 20.71                         | 15.26                          | 35.97                          | 27.25                          | 45.78                            | 34.88                          |
| 50        | 21.80                         | 16.35                          | 37.06                          | 28.34                          | 46.87                            | 38.15                          |
| 51        | 21.80                         | 16.35                          | 39.24                          | 29.43                          | 47.96                            | 39.24                          |
| 52        | 23.98                         | 18.53                          | 40.33                          | 30.52                          | 51.23                            | 40.33                          |
| 53        | 25.07                         | 19.62                          | 41.42                          | 31.61                          | 52.32                            | 41.42                          |
| 54        | 25.07                         | 19.62                          | 42.51                          | 32.70                          | 54.50                            | 41.42                          |
| 55        | 27.25                         | 21.80                          | 45.78                          | 34.88                          | 58.86                            | 45.78                          |
| 56        | 30.52                         | 22.89                          | 50.14                          | 37.06                          | 65.40                            | 47.96                          |
| 57        | 32.70                         | 26.16                          | 53.41                          | 41.42                          | 68.67                            | 53.41                          |
| 58        | 37.06                         | 28.34                          | 57.77                          | 44.69                          | 74.12                            | 57.77                          |
| 59        | 40.33                         | 30.52                          | 64.31                          | 50.14                          | 80.66                            | 62.13                          |
| 60        | 45.78                         | 33.79                          | 71.94                          | 54.50                          | 90.47                            | 68.67                          |
| 61        | 49.05                         | 38.15                          | 77.39                          | 58.86                          | 97.01                            | 76.30                          |
| 62        | 54.50                         | 42.51                          | 87.20                          | 67.58                          | 110.09                           | 85.02                          |
| 63        | 62.13                         | 45.78                          | 95.92                          | 70.85                          | 120.99                           | 89.38                          |
| 64        | 70.85                         | 51.23                          | 109.00                         | 80.66                          | 137.34                           | 101.37                         |
| 65        | 76.30                         | 56.68                          | 116.63                         | 86.11                          | 148.24                           | 109.00                         |
| 66        | 85.02                         | 62.13                          | 128.62                         | 93.74                          | 161.32                           | 117.72                         |
| 67        | 92.65                         | 67.58                          | 137.34                         | 99.19                          | 173.31                           | 124.26                         |
| 68        | 101.37                        | 75.21                          | 150.42                         | 111.18                         | 187.48                           | 137.34                         |
| 69        | 111.18                        | 81.75                          | 161.32                         | 117.72                         | 202.74                           | 147.15                         |
| 70        | 119.90                        | 89.38                          | 173.31                         | 129.71                         | 214.73                           | 160.23                         |
| 71        | 131.89                        | 98.10                          | 188.57                         | 138.43                         | 232.17                           | 171.13                         |
| 72        | 142.79                        | 105.73                         | 203.83                         | 150.42                         | 247.43                           | 182.03                         |
| 73        | 155.87                        | 116.63                         | 216.91                         | 163.50                         | 261.60                           | 196.20                         |
| 74        | 171.13                        | 128.62                         | 236.53                         | 177.67                         | 280.13                           | 209.28                         |
| 75        | 188.57                        | 138.43                         | 260.51                         | 191.84                         | 300.84                           | 222.36                         |
| 76        | 208.19                        | 153.69                         | 283.40                         | 209.28                         | 325.91                           | 239.80                         |
| 77        | 231.08                        | 172.22                         | 311.74                         | 232.17                         | 349.89                           | 261.60                         |
| 78        | 253.97                        | 189.66                         | 338.99                         | 252.88                         | 377.14                           | 281.22                         |
| 79        | 277.95                        | 207.10                         | 368.42                         | 273.59                         | 402.21                           | 304.11                         |
| 80        | 304.11                        | 225.63                         | 395.67                         | 294.30                         | 430.55                           | 325.91                         |
| 81        | 332.45                        | 247.43                         | 428.37                         | 318.28                         | 464.34                           | 352.07                         |
| 82        | 361.88                        | 269.23                         | 458.89                         | 342.26                         | 498.13                           | 379.32                         |
| 83        | 395.67                        | 294.30                         | 497.04                         | 369.51                         | 536.28                           | 407.66                         |
| 84        | 430.55                        | 321.55                         | 534.10                         | 398.94                         | 577.70                           | 438.18                         |
| 85        | 465.43                        | 348.80                         | 559.17                         | 418.56                         | 598.41                           | 453.44                         |
| 86        | 500.31                        | 376.05                         | 583.15                         | 438.18                         | 618.03                           | 469.79                         |
| 87        | 535.19                        | 403.30                         | 608.22                         | 457.80                         | 638.74                           | 485.05                         |
| 88        | 570.07                        | 430.55                         | 632.20                         | 477.42                         | 658.36                           | 500.31                         |
| 89        | 604.95                        | 457.80                         | 657.27                         | 497.04                         | 679.07                           | 516.66                         |
| 90        | 639.83                        | 485.05                         | 681.25                         | 515.57                         | 698.69                           | 531.92                         |
| 91        | 674.71                        | 512.30                         | 706.32                         | 535.19                         | 719.40                           | 547.18                         |
| 92        | 709.59                        | 539.55                         | 730.30                         | 554.81                         | 739.02                           | 562.44                         |
| 93        | 744.47                        | 566.80                         | 755.37                         | 574.43                         | 759.73                           | 578.79                         |
| 94        | 779.35                        | 594.05                         | 779.35                         | 594.05                         | 779.35                           | 594.05                         |
| 95        | 779.35                        | 594.05                         | 779.35                         | 594.05                         | 779.35                           | 594.05                         |
| 96        | 779.35                        | 594.05                         | 779.35                         | 594.05                         | 779.35                           | 594.05                         |
| 97        | 779.35                        | 594.05                         | 779.35                         | 594.05                         | 779.35                           | 594.05                         |
| 98        | 779.35                        | 594.05                         | 779.35                         | 594.05                         | 779.35                           | 594.05                         |
| 99        | 779.35                        | 594.05                         | 779.35                         | 594.05                         | 779.35                           | 594.05                         |
| 100       | 779.35                        | 594.05                         | 779.35                         | 594.05                         | 779.35                           | 594.05                         |