Filing at a Glance

Company:	Genworth Life Insurance Company
Product Name:	2016 IFA_Choice 2 & 2.1_AARP
State:	Pennsylvania
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Rate - Other (Not M.U. or G.I. Product)
Date Submitted:	08/19/2016
SERFF Tr Num:	GEFA-130690957
SERFF Status:	Assigned
State Tr Num:	GEFA-130690957
State Status:	Received Review in Progress
Co Tr Num:	2016 IFA_CHOICE 2 & 2.1-AARP
Implementation Date Requested:	On Approval
Author(s):	Richard Cromwell, Ronald Jackson, Jeanette Mai
Reviewer(s):	Jim Laverty (primary)
Disposition Date:	
Disposition Status:	
Implementation Date:	

State Filing Description:

Proposed 53.2% increase on 943 AARP policyholders in Pennsylvania of Genworth Life Insurance Company LTC forms 7042, 7042 Rev, 7044, and 7044 Rev. (Choice 2 and Choice 2.1)

State: *Pennsylvania* **Filing Company:** *Genworth Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2016 IFA_Choice 2 & 2.1_AARP*
Project Name/Number: *2016 IFA_Choice 2 & 2.1_AARP/2016 IFA_Choice 2 & 2.1_AARP*

General Information

Project Name: 2016 IFA_Choice 2 & 2.1_AARP
Project Number: 2016 IFA_Choice 2 & 2.1_AARP
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 53.2%

Deemer Date:
Submitted By: Ronald Jackson

Status of Filing in Domicile: Not Filed
Date Approved in Domicile:
Domicile Status Comments: N/A
Market Type: Individual
Individual Market Type:
Filing Status Changed: 08/19/2016
State Status Changed: 08/23/2016
Created By: Ronald Jackson
Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:
Pennsylvania Department of Insurance

RE:Genworth Life Insurance Company (GLIC)
Company NAIC No: 70025
Policy Forms: 7044 et al, 7044 Rev et al

The referenced filing is a Long Term Care (LTC) rate schedule change request submitted for your review.

These existing policy forms provide benefits for institutional confinement and home care. These forms, also referred to as Choice 2 and 2.1, were issued in Pennsylvania between October 2007 and March 2012. These forms are no longer being marketed in any state.

On March 7, 2014, Pennsylvania approved a 12.8% premium rate increase on the above-referenced policy forms (filing no. GEFA-129136840). On April 14, 2016, GLIC submitted a 48.1% premium rate increase on the above-referenced policy forms (filing no. GEFA- 130531643) that excluded policies sold through AARP. AARP policies sold in Pennsylvania are subject to contractual agreements with AARP governing rate increases. As a result, AARP policies are being filed separately from non-AARP policies. This filing applies only to AARP policies.

In this filing, GLIC requests a premium rate increase of 53.2% on the above-mentioned policy forms in accordance with the requirements of Section 20 of the Long Term Care Insurance Model Regulation. Due to the AARP contractual agreements, this increase will be implemented over three years (15% in 2017, 20% in 2018, and 11% in 2019). The phased-in increases are actuarially equivalent to the one-time increase of 48.1% requested in the non-AARP filing. In determining the need for a premium rate increase, GLIC considered the following.

a)Without this requested rate increase, additional future earned premiums driven by lower than originally expected Active Lives terminations are inadequate to offset additional future incurred claims that are also a function of lower than expected Active Lives terminations.
b)Both claim continuance and claim utilization have been and are projected to be higher than previously expected.
c)The Moderately Adverse Experience (MAE) included in the prior filing has been exceeded.
d)Delays in filing or approving warranted premium rate increases will require higher percentage increases to fewer policyholders in the future in order to obtain the same Lifetime Loss Ratio.
While we strongly encourage policyholders to maintain coverage, we believe it is important to provide a comprehensive set of options.

GLIC will offer insureds affected by the premium increase several options to change their benefits in order to maintain a premium rate level reasonably similar to what they were paying prior to the rate increase. The benefit and rate combinations are consistent with the rate tables approved by the Department.

Additionally, GLIC will make an optional limited benefit available to those policyholders who wish to elect a limited paid-up Long Term Care insurance benefit. This option provides a paid-up policy with benefits equal to the total of premium paid, less any claims paid.

In the submitted actuarial memorandum, you will find a detailed rate increase justification, and additional state specific information such as the average policyholder issue age and attained age.

Thank you for your assistance in reviewing this filing.

Company and Contact

Filing Contact Information

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Filing Company Information

Genworth Life Insurance Company
6610 W Broad Street
Richmond, VA 23230
(804) 281-6600 ext. [Phone]

CoCode: 70025
Group Code: 4011
Group Name:
FEIN Number: 91-6027719

State of Domicile: Delaware
Company Type: LifeHealth & Annuity
State ID Number:

Filing Fees

Fee Required?	Yes
Fee Amount:	$100.00
Retaliatory?	Yes
Fee Explanation:	DE, the domiciliary state, requires $100 per rate submission.
Per Company:	Yes

Company	Amount	Date Processed	Transaction #
Genworth Life Insurance Company	$100.00	08/19/2016	112697703

State: Pennsylvania **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2016 IFA_Choice 2 & 2.1_AARP
Project Name/Number: 2016 IFA_Choice 2 & 2.1_AARP/2016 IFA_Choice 2 & 2.1_AARP

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 12.800%
Effective Date of Last Rate Revision: 03/07/2014
Filing Method of Last Filing: SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number 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	53.200%	53.200%	$1,146,326	943	$2,155,558	53.200%	53.200%

State: Pennsylvania **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2016 IFA_Choice 2 & 2.1_AARP
Project Name/Number: 2016 IFA_Choice 2 & 2.1_AARP/2016 IFA_Choice 2 & 2.1_AARP

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	7044 et al, 7044 Rev et al	Revised	Previous State Filing Number: GEFA-129136840 Percent Rate Change Request: 53.2	Choice 2 Privileged Choice - Rate Tables_Appendix A 20160819.pdf, Choice 2 Privileged Choice - Rate Tables_Appendix B 20160819.pdf, Choice 2.1 Privileged Choice - Rate Tables_Appendix A 20160819.pdf, Choice 2.1 Privileged Choice - Rate Tables_Appendix B 20160819.pdf,

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 et al

Annual Premiums per $100 Monthly Benefit

Individual
24 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	15.79	14.66	13.54	12.41	24.82	22.56	20.30	19.18	33.84	30.46	28.20	27.07
25-29	16.92	15.79	14.66	13.54	27.07	24.82	22.56	21.43	36.10	32.71	30.46	28.20
30-34	18.05	16.92	15.79	14.66	29.33	25.94	23.69	22.56	38.35	36.10	32.71	30.46
35-39	20.30	18.05	16.92	15.79	30.46	28.20	25.94	24.82	41.74	38.35	34.97	32.71
40-44	21.43	19.18	18.05	16.92	33.84	30.46	28.20	25.94	45.12	41.74	37.22	36.10
45	21.43	20.30	18.05	16.92	33.84	31.58	28.20	27.07	46.25	41.74	38.35	36.10
46	22.56	20.30	18.05	16.92	33.84	31.58	28.20	27.07	46.25	42.86	38.35	37.22
47	22.56	20.30	18.05	18.05	33.84	31.58	28.20	27.07	47.38	42.86	39.48	37.22
48	22.56	20.30	19.18	18.05	34.97	31.58	28.20	27.07	47.38	43.99	39.48	37.22
49	22.56	21.43	19.18	18.05	34.97	31.58	29.33	27.07	48.50	43.99	40.61	38.35
50	23.69	21.43	19.18	18.05	34.97	31.58	29.33	27.07	48.50	45.12	40.61	38.35
51	23.69	21.43	19.18	18.05	34.97	32.71	29.33	28.20	49.63	45.12	41.74	39.48
52	23.69	21.43	20.30	19.18	36.10	32.71	29.33	28.20	50.76	46.25	41.74	40.61
53	23.69	22.56	20.30	19.18	36.10	32.71	30.46	28.20	51.89	47.38	42.86	40.61
54	24.82	22.56	20.30	19.18	37.22	33.84	30.46	29.33	53.02	48.50	43.99	41.74
55	24.82	22.56	20.30	19.18	37.22	33.84	30.46	29.33	54.14	49.63	45.12	42.86
56	27.07	24.82	22.56	21.43	40.61	37.22	33.84	31.58	55.27	50.76	46.25	43.99
57	29.33	25.94	23.69	22.56	43.99	40.61	36.10	34.97	57.53	53.02	48.50	46.25
58	30.46	28.20	25.94	24.82	47.38	42.86	39.48	37.22	59.78	55.27	49.63	47.38
59	32.71	30.46	27.07	25.94	50.76	46.25	41.74	39.48	62.04	56.40	51.89	48.50
60	34.97	31.58	29.33	28.20	54.14	49.63	45.12	42.86	64.30	58.66	53.02	50.76
61	38.35	34.97	31.58	30.46	57.53	53.02	48.50	46.25	68.81	63.17	57.53	54.14
62	41.74	38.35	34.97	32.71	62.04	56.40	51.89	48.50	73.32	67.68	62.04	58.66
63	45.12	41.74	37.22	36.10	66.55	60.91	55.27	51.89	78.96	72.19	65.42	62.04
64	48.50	43.99	40.61	38.35	69.94	64.30	58.66	55.27	83.47	76.70	69.94	66.55
65	51.89	47.38	42.86	40.61	74.45	67.68	62.04	58.66	89.11	81.22	74.45	69.94
66	57.53	53.02	48.50	46.25	82.34	75.58	68.81	65.42	97.01	89.11	81.22	76.70
67	64.30	58.66	53.02	50.76	90.24	83.47	75.58	72.19	104.90	95.88	87.98	83.47
68	69.94	64.30	58.66	55.27	99.26	90.24	82.34	77.83	113.93	103.78	94.75	90.24
69	76.70	69.94	63.17	60.91	107.16	98.14	89.11	84.60	121.82	111.67	101.52	95.88
70	82.34	75.58	68.81	65.42	115.06	106.03	95.88	91.37	129.72	119.57	108.29	102.65
71	94.75	86.86	78.96	74.45	130.85	119.57	109.42	103.78	146.64	134.23	122.95	116.18
72	106.03	98.14	89.11	84.60	146.64	134.23	121.82	116.18	163.56	150.02	136.49	129.72
73	118.44	108.29	99.26	93.62	161.30	148.90	135.36	128.59	180.48	165.82	151.15	143.26
74	130.85	119.57	108.29	103.78	177.10	162.43	147.77	139.87	197.40	181.61	164.69	156.79
75	142.13	130.85	118.44	112.80	192.89	177.10	160.18	152.28	214.32	196.27	179.35	170.33
76	163.56	150.02	136.49	129.72	217.70	199.66	181.61	172.58	239.14	219.96	199.66	189.50
77	184.99	169.20	154.54	146.64	241.39	222.22	201.91	191.76	263.95	242.52	219.96	209.81
78	206.42	188.38	171.46	163.56	266.21	244.78	222.22	210.94	288.77	265.08	241.39	228.98
79	227.86	208.68	189.50	180.48	291.02	267.34	242.52	230.11	314.71	287.64	261.70	248.16
80	248.16	227.86	207.55	196.27	315.84	289.90	262.82	250.42	339.53	311.33	282.00	268.46
81	266.21	243.65	221.09	210.94	338.40	310.20	282.00	267.34	363.22	332.76	302.30	287.64
82	285.38	261.70	238.01	226.73	363.22	332.76	302.30	287.64	390.29	357.58	324.86	309.07
83	309.07	283.13	257.18	244.78	392.54	359.83	327.12	310.20	420.74	385.78	350.81	333.89
84	335.02	306.82	278.62	265.08	425.26	390.29	354.19	337.27	456.84	418.49	381.26	362.09
85	365.47	335.02	304.56	288.77	463.61	425.26	386.90	367.73	498.58	456.84	415.10	394.80
86	398.18	364.34	331.63	314.71	505.34	463.61	421.87	400.44	542.57	497.45	452.33	429.77
87	434.28	398.18	360.96	342.91	551.59	505.34	459.10	436.54	592.20	542.57	492.94	468.12
88	472.63	433.15	393.67	374.50	601.22	550.46	500.83	476.02	645.22	591.07	538.06	510.98
89	515.50	472.63	429.77	408.34	655.37	600.10	545.95	518.88	702.74	644.09	585.43	556.10
90	561.74	515.50	468.12	444.43	714.02	654.24	594.46	565.13	765.91	702.74	638.45	606.86
91	612.50	561.74	509.86	485.04	778.32	712.90	648.60	615.89	835.85	765.91	695.98	661.01
92	667.78	611.38	556.10	527.90	848.26	777.19	706.13	671.16	910.30	834.72	759.14	720.79
93	727.56	666.65	605.74	576.41	923.83	847.13	770.42	732.07	992.64	910.30	826.82	786.22
94	792.98	726.43	661.01	628.30	1,007.30	923.83	839.23	797.50	1,081.75	991.51	901.27	856.15

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 et al

Annual Premiums per $100 Monthly Benefit

Individual
36 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	21.43	19.18	18.05	16.92	31.58	29.33	27.07	24.82	42.86	39.48	34.97	33.84
25-29	22.56	21.43	19.18	18.05	33.84	31.58	28.20	27.07	46.25	41.74	38.35	36.10
30-34	24.82	22.56	20.30	19.18	37.22	33.84	30.46	29.33	49.63	45.12	40.61	39.48
35-39	27.07	24.82	22.56	21.43	39.48	36.10	32.71	31.58	53.02	48.50	43.99	41.74
40-44	28.20	25.94	23.69	22.56	42.86	39.48	36.10	33.84	56.40	51.89	47.38	45.12
45	29.33	27.07	23.69	22.56	43.99	39.48	36.10	34.97	58.66	53.02	48.50	46.25
46	29.33	27.07	24.82	23.69	43.99	39.48	36.10	34.97	58.66	54.14	49.63	46.25
47	29.33	27.07	24.82	23.69	43.99	40.61	36.10	34.97	59.78	55.27	49.63	47.38
48	29.33	27.07	24.82	23.69	43.99	40.61	36.10	34.97	60.91	55.27	50.76	48.50
49	30.46	27.07	24.82	23.69	43.99	40.61	37.22	34.97	62.04	56.40	51.89	48.50
50	30.46	28.20	24.82	23.69	43.99	40.61	37.22	34.97	63.17	57.53	51.89	49.63
51	30.46	28.20	25.94	24.82	45.12	41.74	37.22	36.10	64.30	58.66	53.02	50.76
52	31.58	28.20	25.94	24.82	46.25	42.86	38.35	36.10	65.42	59.78	54.14	51.89
53	31.58	29.33	27.07	24.82	47.38	43.99	39.48	37.22	65.42	60.91	55.27	51.89
54	32.71	29.33	27.07	25.94	48.50	43.99	40.61	38.35	66.55	60.91	56.40	53.02
55	32.71	30.46	27.07	25.94	49.63	45.12	41.74	39.48	67.68	62.04	56.40	54.14
56	34.97	32.71	29.33	28.20	53.02	48.50	43.99	41.74	71.06	65.42	59.78	56.40
57	37.22	33.84	30.46	29.33	57.53	51.89	47.38	45.12	74.45	68.81	62.04	58.66
58	39.48	36.10	32.71	31.58	60.91	55.27	50.76	48.50	77.83	71.06	65.42	62.04
59	41.74	38.35	33.84	32.71	64.30	58.66	54.14	50.76	81.22	74.45	67.68	64.30
60	42.86	39.48	36.10	33.84	67.68	62.04	56.40	54.14	84.60	77.83	69.94	66.55
61	47.38	43.99	39.48	37.22	74.45	67.68	62.04	58.66	90.24	82.34	75.58	71.06
62	51.89	47.38	42.86	40.61	80.09	73.32	66.55	63.17	95.88	87.98	80.09	75.58
63	55.27	50.76	46.25	43.99	85.73	77.83	71.06	67.68	101.52	93.62	84.60	81.22
64	59.78	55.27	49.63	47.38	91.37	83.47	75.58	72.19	108.29	99.26	90.24	85.73
65	64.30	58.66	53.02	50.76	97.01	89.11	81.22	76.70	113.93	103.78	94.75	90.24
66	72.19	65.42	59.78	56.40	107.16	98.14	90.24	85.73	124.08	113.93	103.78	98.14
67	80.09	73.32	66.55	63.17	118.44	108.29	98.14	93.62	135.36	124.08	112.80	107.16
68	87.98	80.09	73.32	68.81	128.59	118.44	107.16	102.65	146.64	134.23	122.95	116.18
69	94.75	86.86	78.96	75.58	139.87	128.59	116.18	110.54	157.92	144.38	131.98	125.21
70	102.65	94.75	85.73	81.22	150.02	137.62	125.21	119.57	169.20	154.54	141.00	134.23
71	119.57	109.42	99.26	94.75	170.33	156.79	142.13	135.36	191.76	175.97	159.05	151.15
72	135.36	124.08	112.80	107.16	190.63	174.84	159.05	151.15	213.19	196.27	178.22	169.20
73	151.15	138.74	126.34	119.57	210.94	194.02	175.97	166.94	235.75	216.58	196.27	187.25
74	168.07	153.41	139.87	133.10	231.24	212.06	192.89	183.86	258.31	236.88	215.45	204.17
75	183.86	169.20	153.41	145.51	251.54	231.24	209.81	199.66	280.87	257.18	233.50	222.22
76	209.81	192.89	174.84	166.94	284.26	260.57	236.88	225.60	314.71	288.77	261.70	249.29
77	236.88	216.58	197.40	187.25	316.97	291.02	265.08	251.54	348.55	319.22	289.90	276.36
78	262.82	241.39	218.83	208.68	349.68	321.48	292.15	277.49	382.39	350.81	319.22	302.30
79	289.90	265.08	241.39	228.98	382.39	350.81	319.22	303.43	416.23	381.26	347.42	329.38
80	315.84	289.90	262.82	250.42	415.10	381.26	346.30	329.38	450.07	412.85	375.62	356.45
81	338.40	310.20	282.00	267.34	444.43	407.21	371.11	351.94	481.66	442.18	401.57	381.26
82	363.22	332.76	302.30	287.64	478.27	438.79	398.18	379.01	517.75	474.89	432.02	410.59
83	392.54	359.83	327.12	310.20	516.62	473.76	429.77	408.34	559.49	513.24	465.86	443.30
84	425.26	390.29	354.19	337.27	560.62	513.24	466.99	443.30	606.86	556.10	506.47	480.53
85	463.61	425.26	386.90	367.73	610.25	559.49	508.73	483.91	662.14	606.86	551.59	523.39
86	505.34	463.61	421.87	400.44	665.52	610.25	554.98	526.78	721.92	661.01	601.22	570.77
87	551.59	505.34	459.10	436.54	725.30	665.52	604.61	574.15	786.22	720.79	655.37	622.66
88	601.22	550.46	500.83	476.02	790.73	725.30	658.75	626.04	857.28	786.22	714.02	679.06
89	655.37	600.10	545.95	518.88	861.79	789.60	718.54	682.44	933.98	856.15	778.32	739.97
90	714.02	654.24	594.46	565.13	939.62	861.79	782.83	743.35	1,018.58	933.98	848.26	806.52
91	778.32	712.90	648.60	615.89	1,024.22	938.50	853.90	811.03	1,109.95	1,017.46	924.96	878.71
92	848.26	777.19	706.13	671.16	1,116.72	1,023.10	930.60	883.22	1,210.34	1,108.82	1,008.43	957.67
93	923.83	847.13	770.42	732.07	1,217.11	1,115.59	1,014.07	963.31	1,318.63	1,209.22	1,098.67	1,044.53
94	1,007.30	923.83	839.23	797.50	1,326.53	1,215.98	1,105.44	1,050.17	1,437.07	1,317.50	1,197.94	1,138.15

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 et al

Annual Premiums per $100 Monthly Benefit

Individual
48 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	22.56	21.43	19.18	18.05	34.97	32.71	29.33	28.20	47.38	43.99	39.48	38.35
25-29	24.82	22.56	20.30	19.18	38.35	34.97	31.58	30.46	51.89	47.38	42.86	40.61
30-34	27.07	24.82	22.56	21.43	40.61	37.22	33.84	32.71	55.27	50.76	46.25	43.99
35-39	28.20	25.94	23.69	22.56	43.99	40.61	37.22	34.97	59.78	54.14	49.63	47.38
40-44	30.46	28.20	25.94	24.82	47.38	43.99	39.48	37.22	64.30	58.66	53.02	50.76
45	31.58	29.33	25.94	24.82	48.50	43.99	40.61	38.35	65.42	59.78	54.14	51.89
46	31.58	29.33	25.94	24.82	48.50	45.12	40.61	38.35	66.55	60.91	55.27	53.02
47	31.58	29.33	27.07	24.82	49.63	45.12	41.74	39.48	67.68	62.04	56.40	54.14
48	31.58	29.33	27.07	25.94	49.63	46.25	41.74	39.48	68.81	63.17	57.53	55.27
49	32.71	29.33	27.07	25.94	50.76	46.25	41.74	39.48	71.06	64.30	58.66	56.40
50	32.71	29.33	27.07	25.94	50.76	47.38	42.86	40.61	72.19	66.55	59.78	57.53
51	33.84	30.46	28.20	25.94	51.89	47.38	42.86	41.74	73.32	66.55	60.91	57.53
52	33.84	31.58	28.20	27.07	53.02	48.50	43.99	41.74	73.32	67.68	60.91	58.66
53	34.97	32.71	29.33	28.20	54.14	49.63	45.12	42.86	74.45	68.81	62.04	58.66
54	36.10	32.71	30.46	28.20	55.27	50.76	46.25	42.86	75.58	68.81	63.17	59.78
55	37.22	33.84	30.46	29.33	55.27	50.76	46.25	43.99	76.70	69.94	63.17	60.91
56	39.48	36.10	32.71	31.58	59.78	55.27	50.76	47.38	80.09	73.32	66.55	63.17
57	41.74	38.35	34.97	33.84	64.30	59.78	54.14	50.76	83.47	76.70	69.94	66.55
58	45.12	40.61	37.22	34.97	68.81	63.17	57.53	55.27	87.98	80.09	73.32	68.81
59	47.38	42.86	39.48	37.22	74.45	67.68	62.04	58.66	91.37	83.47	75.58	72.19
60	49.63	45.12	41.74	39.48	78.96	72.19	65.42	62.04	94.75	86.86	78.96	75.58
61	54.14	49.63	45.12	42.86	84.60	77.83	71.06	66.55	101.52	93.62	84.60	80.09
62	57.53	53.02	48.50	46.25	90.24	83.47	75.58	72.19	108.29	99.26	90.24	85.73
63	62.04	56.40	51.89	48.50	97.01	89.11	81.22	76.70	115.06	104.90	95.88	90.24
64	66.55	60.91	55.27	51.89	102.65	94.75	85.73	81.22	121.82	111.67	101.52	95.88
65	69.94	64.30	58.66	55.27	109.42	100.39	91.37	86.86	127.46	117.31	106.03	101.52
66	78.96	72.19	66.55	63.17	121.82	111.67	101.52	95.88	141.00	129.72	117.31	111.67
67	87.98	81.22	73.32	69.94	134.23	122.95	111.67	106.03	154.54	141.00	128.59	121.82
68	97.01	89.11	81.22	76.70	146.64	134.23	121.82	116.18	166.94	153.41	139.87	133.10
69	106.03	97.01	89.11	84.60	159.05	145.51	131.98	126.34	180.48	165.82	151.15	143.26
70	115.06	106.03	95.88	91.37	171.46	156.79	143.26	135.36	194.02	178.22	161.30	153.41
71	134.23	122.95	111.67	106.03	194.02	178.22	162.43	153.41	219.96	200.78	182.74	173.71
72	152.28	139.87	127.46	120.70	217.70	199.66	181.61	172.58	244.78	224.47	204.17	194.02
73	171.46	156.79	142.13	135.36	240.26	221.09	200.78	190.63	270.72	248.16	225.60	214.32
74	189.50	173.71	157.92	150.02	263.95	241.39	219.96	208.68	296.66	271.85	247.03	234.62
75	207.55	190.63	173.71	164.69	286.51	262.82	239.14	226.73	322.61	295.54	268.46	254.93
76	242.52	222.22	201.91	191.76	329.38	302.30	274.10	260.57	365.47	335.02	304.56	289.90
77	276.36	252.67	230.11	218.83	372.24	340.66	310.20	294.41	409.46	375.62	341.78	324.86
78	310.20	284.26	258.31	245.90	413.98	380.14	345.17	328.25	453.46	416.23	377.88	358.70
79	344.04	315.84	286.51	272.98	456.84	418.49	380.14	362.09	497.45	455.71	413.98	393.67
80	379.01	347.42	315.84	300.05	499.70	457.97	416.23	394.80	541.44	496.32	451.20	428.64
81	404.95	371.11	337.27	320.35	534.67	489.55	445.56	423.00	578.66	530.16	482.78	457.97
82	435.41	399.31	363.22	345.17	574.15	526.78	478.27	454.58	622.66	570.77	518.88	492.94
83	470.38	430.90	391.42	372.24	620.40	568.51	516.62	490.68	672.29	615.89	560.62	532.42
84	509.86	468.12	425.26	403.82	673.42	617.02	560.62	532.42	729.82	668.90	607.99	577.54
85	556.10	509.86	463.61	439.92	733.20	672.29	611.38	580.92	795.24	728.69	662.14	629.42
86	605.74	556.10	505.34	479.40	799.75	733.20	666.65	632.81	866.30	794.11	721.92	685.82
87	661.01	605.74	550.46	523.39	871.94	798.62	726.43	690.34	944.14	866.30	787.34	747.86
88	719.66	659.88	600.10	569.64	949.78	870.82	791.86	752.38	1,029.86	944.14	858.41	815.54
89	785.09	719.66	654.24	621.53	1,035.50	948.65	862.92	820.06	1,122.36	1,028.74	935.11	888.86
90	855.02	783.96	712.90	676.80	1,129.13	1,034.38	940.75	893.38	1,222.75	1,121.23	1,019.71	967.82
91	932.86	855.02	777.19	737.71	1,230.65	1,128.00	1,025.35	973.46	1,333.30	1,221.62	1,111.08	1,055.81
92	1,016.33	931.73	847.13	804.26	1,341.19	1,229.52	1,117.85	1,061.45	1,452.86	1,332.17	1,211.47	1,150.56
93	1,107.70	1,015.20	923.83	877.58	1,461.89	1,340.06	1,218.24	1,157.33	1,583.71	1,451.74	1,319.76	1,254.34
94	1,208.09	1,106.57	1,006.18	956.54	1,592.74	1,460.76	1,327.66	1,261.10	1,726.97	1,582.58	1,439.33	1,367.14

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 et al

Annual Premiums per $100 Monthly Benefit

Individual
60 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	27.07	24.82	22.56	21.43	40.61	37.22	33.84	32.71	55.27	50.76	46.25	43.99
25-29	28.20	25.94	23.69	22.56	43.99	40.61	36.10	34.97	58.66	54.14	49.63	46.25
30-34	30.46	28.20	25.94	24.82	47.38	42.86	39.48	37.22	63.17	58.66	53.02	50.76
35-39	32.71	30.46	27.07	25.94	50.76	46.25	41.74	40.61	68.81	63.17	56.40	54.14
40-44	36.10	32.71	29.33	28.20	54.14	49.63	45.12	42.86	73.32	67.68	60.91	58.66
45	36.10	32.71	30.46	28.20	55.27	50.76	46.25	43.99	74.45	68.81	62.04	59.78
46	36.10	33.84	30.46	29.33	55.27	50.76	46.25	43.99	75.58	69.94	63.17	59.78
47	36.10	33.84	30.46	29.33	55.27	50.76	46.25	43.99	76.70	69.94	64.30	60.91
48	37.22	33.84	30.46	29.33	55.27	50.76	46.25	43.99	77.83	71.06	64.30	60.91
49	37.22	33.84	30.46	29.33	55.27	50.76	46.25	43.99	77.83	72.19	65.42	62.04
50	37.22	33.84	30.46	29.33	55.27	50.76	46.25	43.99	78.96	72.19	65.42	62.04
51	38.35	34.97	31.58	30.46	57.53	53.02	47.38	45.12	80.09	73.32	66.55	63.17
52	38.35	36.10	32.71	30.46	58.66	54.14	49.63	46.25	81.22	74.45	67.68	64.30
53	39.48	36.10	32.71	31.58	60.91	55.27	50.76	48.50	82.34	75.58	68.81	65.42
54	40.61	37.22	33.84	31.58	62.04	57.53	51.89	49.63	83.47	76.70	69.94	66.55
55	41.74	38.35	33.84	32.71	64.30	58.66	53.02	50.76	84.60	77.83	69.94	66.55
56	43.99	40.61	37.22	34.97	68.81	63.17	57.53	54.14	89.11	82.34	74.45	71.06
57	47.38	43.99	39.48	38.35	73.32	67.68	62.04	58.66	94.75	86.86	78.96	74.45
58	50.76	47.38	42.86	40.61	78.96	72.19	65.42	62.04	99.26	91.37	82.34	78.96
59	54.14	49.63	45.12	42.86	83.47	76.70	69.94	66.55	104.90	95.88	86.86	82.34
60	57.53	53.02	48.50	46.25	89.11	81.22	74.45	69.94	109.42	100.39	91.37	86.86
61	62.04	57.53	51.89	49.63	94.75	86.86	78.96	75.58	117.31	107.16	98.14	92.50
62	66.55	60.91	55.27	53.02	101.52	93.62	84.60	81.22	125.21	115.06	103.78	99.26
63	71.06	65.42	59.78	56.40	108.29	99.26	90.24	85.73	133.10	121.82	110.54	104.90
64	75.58	69.94	63.17	59.78	115.06	106.03	95.88	91.37	141.00	128.59	117.31	111.67
65	80.09	73.32	66.55	63.17	121.82	111.67	101.52	95.88	148.90	136.49	124.08	117.31
66	91.37	83.47	75.58	72.19	136.49	125.21	113.93	108.29	163.56	150.02	136.49	129.72
67	101.52	92.50	84.60	80.09	151.15	137.62	125.21	119.57	178.22	163.56	148.90	141.00
68	111.67	102.65	92.50	87.98	164.69	151.15	137.62	130.85	192.89	177.10	161.30	153.41
69	121.82	111.67	101.52	95.88	179.35	164.69	150.02	142.13	207.55	190.63	173.71	164.69
70	131.98	120.70	110.54	104.90	194.02	178.22	161.30	153.41	223.34	204.17	186.12	175.97
71	152.28	139.87	127.46	120.70	221.09	201.91	183.86	174.84	250.42	230.11	208.68	198.53
72	172.58	159.05	144.38	136.49	248.16	226.73	206.42	196.27	278.62	256.06	232.37	221.09
73	194.02	177.10	161.30	153.41	275.23	251.54	228.98	217.70	306.82	282.00	256.06	243.65
74	214.32	196.27	178.22	169.20	301.18	276.36	251.54	239.14	335.02	307.94	279.74	265.08
75	234.62	214.32	195.14	184.99	328.25	301.18	274.10	260.57	363.22	332.76	303.43	287.64
76	267.34	244.78	222.22	212.06	371.11	340.66	309.07	294.41	407.21	373.37	339.53	322.61
77	304.56	279.74	253.80	241.39	419.62	384.65	349.68	331.63	455.71	418.49	380.14	360.96
78	340.66	312.46	284.26	269.59	465.86	426.38	388.03	368.86	501.96	460.22	418.49	397.06
79	375.62	344.04	312.46	296.66	507.60	465.86	423.00	401.57	541.44	496.32	451.20	428.64
80	404.95	371.11	337.27	320.35	548.21	503.09	456.84	434.28	585.43	536.93	487.30	463.61
81	433.15	397.06	360.96	342.91	586.56	538.06	488.42	464.74	626.04	574.15	522.26	495.19
82	465.86	427.51	388.03	368.86	630.55	577.54	525.65	499.70	673.42	617.02	560.62	532.42
83	503.09	461.35	419.62	398.18	681.31	623.78	567.38	539.18	726.43	666.65	605.74	575.28
84	545.95	500.83	455.71	432.02	738.84	676.80	615.89	585.43	788.47	723.05	657.62	624.91
85	595.58	545.95	496.32	471.50	805.39	738.84	671.16	637.32	859.54	788.47	716.28	680.18
86	648.60	594.46	540.31	513.24	877.58	804.26	732.07	694.85	937.37	859.54	780.58	742.22
87	707.26	648.60	589.94	559.49	956.54	877.58	797.50	758.02	1,021.97	936.24	851.64	808.78
88	771.55	707.26	642.96	610.25	1,043.40	956.54	869.69	825.70	1,113.34	1,020.84	927.22	880.97
89	840.36	770.42	700.49	665.52	1,137.02	1,042.27	947.52	900.14	1,213.73	1,112.21	1,011.82	961.06
90	915.94	839.23	763.66	725.30	1,239.67	1,135.90	1,033.25	981.36	1,323.14	1,212.60	1,102.06	1,046.78
91	998.28	914.81	832.46	790.73	1,350.22	1,238.54	1,125.74	1,069.34	1,441.58	1,322.02	1,201.32	1,141.54
92	1,088.52	997.15	906.91	861.79	1,472.04	1,349.09	1,227.26	1,165.22	1,571.30	1,440.46	1,309.61	1,244.18
93	1,186.66	1,087.39	988.13	939.62	1,605.14	1,470.91	1,337.81	1,270.13	1,713.43	1,570.18	1,428.05	1,355.86
94	1,292.69	1,185.53	1,077.24	1,024.22	1,749.53	1,604.02	1,457.38	1,385.18	1,866.84	1,711.18	1,555.51	1,477.68

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 et al

Annual Premiums per $100 Monthly Benefit

Individual
72 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	28.20	25.94	23.69	22.56	43.99	40.61	37.22	34.97	58.66	54.14	48.50	46.25
25-29	30.46	28.20	25.94	23.69	47.38	43.99	39.48	38.35	63.17	57.53	51.89	49.63
30-34	32.71	30.46	27.07	25.94	51.89	47.38	42.86	40.61	67.68	62.04	56.40	53.02
35-39	34.97	32.71	29.33	28.20	55.27	50.76	46.25	43.99	73.32	66.55	60.91	57.53
40-44	38.35	34.97	31.58	30.46	59.78	54.14	49.63	47.38	77.83	72.19	65.42	62.04
45	38.35	34.97	32.71	30.46	60.91	55.27	50.76	47.38	80.09	73.32	66.55	63.17
46	38.35	36.10	32.71	30.46	60.91	55.27	50.76	47.38	80.09	74.45	67.68	64.30
47	39.48	36.10	32.71	30.46	60.91	55.27	50.76	48.50	81.22	74.45	67.68	64.30
48	39.48	36.10	32.71	31.58	60.91	55.27	50.76	48.50	82.34	75.58	68.81	65.42
49	39.48	36.10	32.71	31.58	60.91	55.27	50.76	48.50	82.34	75.58	68.81	65.42
50	39.48	36.10	32.71	31.58	60.91	55.27	50.76	48.50	83.47	76.70	69.94	66.55
51	40.61	37.22	33.84	31.58	63.17	57.53	51.89	49.63	84.60	77.83	71.06	66.55
52	40.61	37.22	33.84	32.71	64.30	58.66	54.14	50.76	85.73	78.96	71.06	67.68
53	41.74	38.35	34.97	32.71	66.55	60.91	55.27	53.02	86.86	78.96	72.19	68.81
54	42.86	39.48	34.97	33.84	68.81	62.04	56.40	54.14	87.98	80.09	73.32	69.94
55	42.86	39.48	36.10	33.84	69.94	64.30	58.66	55.27	89.11	81.22	74.45	69.94
56	46.25	42.86	38.35	37.22	75.58	68.81	63.17	59.78	94.75	86.86	78.96	74.45
57	49.63	46.25	41.74	39.48	81.22	74.45	67.68	64.30	100.39	91.37	83.47	78.96
58	53.02	48.50	43.99	41.74	85.73	78.96	72.19	67.68	106.03	97.01	87.98	83.47
59	56.40	51.89	47.38	45.12	91.37	83.47	76.70	72.19	111.67	102.65	93.62	87.98
60	59.78	55.27	49.63	47.38	97.01	89.11	81.22	76.70	117.31	108.29	98.14	93.62
61	65.42	59.78	54.14	51.89	103.78	94.75	85.73	82.34	126.34	116.18	104.90	100.39
62	71.06	64.30	58.66	56.40	110.54	100.39	91.37	86.86	135.36	124.08	112.80	107.16
63	75.58	69.94	63.17	59.78	116.18	107.16	97.01	92.50	143.26	131.98	119.57	113.93
64	81.22	74.45	67.68	64.30	122.95	112.80	102.65	98.14	152.28	139.87	126.34	120.70
65	86.86	78.96	72.19	68.81	129.72	119.57	108.29	102.65	161.30	147.77	134.23	127.46
66	98.14	90.24	81.22	77.83	145.51	133.10	121.82	115.06	177.10	162.43	147.77	139.87
67	109.42	100.39	90.24	85.73	161.30	147.77	134.23	127.46	192.89	177.10	161.30	153.41
68	119.57	110.54	100.39	94.75	177.10	162.43	147.77	139.87	208.68	191.76	174.84	165.82
69	130.85	120.70	109.42	103.78	192.89	177.10	160.18	152.28	225.60	206.42	187.25	178.22
70	142.13	130.85	118.44	112.80	208.68	190.63	173.71	164.69	241.39	221.09	200.78	190.63
71	164.69	150.02	136.49	129.72	238.01	217.70	198.53	188.38	271.85	249.29	226.73	215.45
72	186.12	170.33	155.66	147.77	267.34	244.78	222.22	210.94	301.18	276.36	251.54	239.14
73	207.55	190.63	173.71	164.69	296.66	271.85	247.03	234.62	331.63	304.56	276.36	262.82
74	230.11	210.94	191.76	181.61	325.99	298.92	271.85	257.18	362.09	331.63	301.18	286.51
75	251.54	231.24	209.81	199.66	355.32	324.86	295.54	280.87	392.54	359.83	327.12	310.20
76	287.64	262.82	239.14	227.86	400.44	367.73	333.89	316.97	438.79	402.70	365.47	347.42
77	327.12	300.05	272.98	259.44	453.46	415.10	377.88	358.70	491.81	451.20	409.46	389.16
78	366.60	336.14	305.69	289.90	503.09	461.35	419.62	398.18	541.44	496.32	451.20	428.64
79	403.82	369.98	336.14	319.22	548.21	501.96	456.84	434.28	584.30	535.80	487.30	462.48
80	435.41	399.31	363.22	345.17	592.20	542.57	492.94	469.25	630.55	578.66	525.65	499.70
81	465.86	427.51	388.03	368.86	633.94	580.92	527.90	501.96	675.67	619.27	562.87	534.67
82	500.83	459.10	417.36	397.06	681.31	623.78	567.38	539.18	725.30	665.52	604.61	574.15
83	541.44	496.32	451.20	428.64	735.46	674.54	612.50	582.05	783.96	718.54	653.11	620.40
84	587.69	538.06	489.55	464.74	797.50	730.94	665.52	631.68	850.51	779.45	708.38	673.42
85	639.58	586.56	533.54	506.47	869.69	797.50	725.30	688.08	927.22	849.38	772.68	734.33
86	698.23	639.58	580.92	552.72	947.52	868.56	789.60	750.12	1,010.69	926.09	842.62	799.75
87	760.27	697.10	633.94	602.35	1,033.25	947.52	860.66	817.80	1,102.06	1,009.56	918.19	871.94
88	829.08	760.27	690.34	656.50	1,126.87	1,032.12	938.50	892.25	1,200.19	1,100.93	1,000.54	950.90
89	903.53	827.95	752.38	715.15	1,227.26	1,125.74	1,023.10	972.34	1,308.48	1,200.19	1,090.78	1,035.50
90	984.74	902.40	821.18	779.45	1,337.81	1,227.26	1,115.59	1,059.19	1,426.92	1,307.35	1,188.91	1,129.13
91	1,073.86	983.62	894.50	849.38	1,458.50	1,336.68	1,215.98	1,155.07	1,554.38	1,425.79	1,296.07	1,230.65
92	1,169.74	1,072.73	974.59	926.09	1,590.48	1,457.38	1,325.40	1,258.85	1,694.26	1,553.26	1,412.26	1,341.19
93	1,275.77	1,168.61	1,062.58	1,009.56	1,732.61	1,588.22	1,443.84	1,371.65	1,847.66	1,693.13	1,539.72	1,463.02
94	1,389.70	1,274.64	1,158.46	1,100.93	1,889.40	1,731.48	1,574.69	1,495.73	2,013.48	1,845.41	1,678.46	1,593.86

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 et al

Annual Premiums per $100 Monthly Benefit

Individual
96 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	31.58	29.33	25.94	24.82	49.63	45.12	40.61	39.48	65.42	59.78	54.14	51.89
25-29	33.84	31.58	28.20	27.07	53.02	48.50	43.99	41.74	69.94	64.30	58.66	55.27
30-34	36.10	33.84	30.46	29.33	57.53	51.89	47.38	45.12	75.58	68.81	63.17	59.78
35-39	39.48	36.10	32.71	31.58	60.91	56.40	50.76	48.50	81.22	74.45	67.68	64.30
40-44	41.74	38.35	34.97	33.84	65.42	60.91	55.27	51.89	86.86	80.09	72.19	68.81
45	42.86	39.48	36.10	33.84	67.68	62.04	56.40	53.02	89.11	81.22	73.32	69.94
46	42.86	39.48	36.10	33.84	67.68	62.04	56.40	53.02	89.11	82.34	74.45	71.06
47	42.86	39.48	36.10	33.84	67.68	62.04	56.40	53.02	90.24	82.34	75.58	71.06
48	43.99	39.48	36.10	34.97	67.68	62.04	56.40	53.02	91.37	83.47	75.58	72.19
49	43.99	39.48	36.10	34.97	67.68	62.04	56.40	53.02	92.50	84.60	76.70	73.32
50	43.99	40.61	36.10	34.97	67.68	62.04	56.40	53.02	92.50	84.60	77.83	73.32
51	45.12	40.61	37.22	34.97	69.94	64.30	57.53	55.27	93.62	85.73	77.83	74.45
52	45.12	41.74	38.35	36.10	71.06	65.42	59.78	56.40	94.75	86.86	78.96	75.58
53	46.25	42.86	38.35	37.22	73.32	67.68	60.91	58.66	95.88	87.98	80.09	75.58
54	47.38	42.86	39.48	37.22	75.58	69.94	63.17	59.78	97.01	89.11	81.22	76.70
55	48.50	43.99	39.48	38.35	77.83	71.06	64.30	62.04	98.14	90.24	82.34	77.83
56	51.89	47.38	42.86	40.61	83.47	76.70	69.94	66.55	104.90	95.88	86.86	83.47
57	55.27	50.76	46.25	43.99	90.24	82.34	74.45	71.06	111.67	101.52	92.50	87.98
58	58.66	54.14	49.63	46.25	95.88	87.98	80.09	75.58	117.31	108.29	98.14	93.62
59	63.17	57.53	51.89	49.63	101.52	93.62	84.60	80.09	124.08	113.93	103.78	98.14
60	66.55	60.91	55.27	53.02	107.16	98.14	89.11	84.60	130.85	119.57	108.29	103.78
61	72.19	66.55	59.78	57.53	115.06	104.90	95.88	91.37	139.87	128.59	117.31	110.54
62	77.83	72.19	65.42	62.04	121.82	111.67	101.52	97.01	150.02	137.62	125.21	118.44
63	84.60	76.70	69.94	66.55	129.72	118.44	108.29	102.65	159.05	146.64	133.10	126.34
64	90.24	82.34	75.58	71.06	136.49	125.21	113.93	108.29	169.20	154.54	141.00	134.23
65	95.88	87.98	80.09	76.70	144.38	131.98	120.70	113.93	178.22	163.56	148.90	141.00
66	108.29	99.26	90.24	85.73	161.30	147.77	134.23	127.46	196.27	180.48	163.56	155.66
67	120.70	110.54	100.39	95.88	179.35	163.56	148.90	142.13	214.32	196.27	178.22	169.20
68	133.10	121.82	110.54	106.03	196.27	180.48	163.56	155.66	232.37	213.19	194.02	183.86
69	145.51	133.10	121.82	115.06	214.32	196.27	178.22	169.20	250.42	228.98	208.68	197.40
70	157.92	144.38	131.98	125.21	231.24	212.06	192.89	182.74	267.34	245.90	223.34	212.06
71	182.74	166.94	152.28	144.38	263.95	241.39	219.96	208.68	301.18	276.36	251.54	238.01
72	206.42	189.50	172.58	163.56	296.66	271.85	247.03	234.62	335.02	306.82	278.62	265.08
73	231.24	212.06	192.89	182.74	329.38	301.18	274.10	260.57	368.86	337.27	306.82	292.15
74	254.93	233.50	213.19	201.91	360.96	331.63	301.18	286.51	401.57	368.86	335.02	318.10
75	279.74	256.06	233.50	221.09	393.67	360.96	328.25	311.33	435.41	399.31	363.22	345.17
76	319.22	292.15	265.08	252.67	445.56	408.34	371.11	351.94	487.30	446.69	406.08	385.78
77	363.22	332.76	302.30	287.64	503.09	461.35	419.62	398.18	545.95	500.83	454.58	432.02
78	407.21	373.37	339.53	322.61	558.36	512.11	464.74	442.18	601.22	550.46	500.83	476.02
79	447.82	410.59	373.37	354.19	607.99	558.36	507.60	481.66	648.60	594.46	540.31	513.24
80	483.91	443.30	402.70	382.39	657.62	602.35	548.21	520.01	700.49	641.83	584.30	554.98
81	517.75	473.76	430.90	409.46	702.74	644.09	586.56	557.23	750.12	686.95	624.91	593.33
82	556.10	509.86	463.61	439.92	755.76	692.59	629.42	598.97	805.39	738.84	671.16	638.45
83	600.10	550.46	500.83	474.89	816.67	747.86	680.18	646.34	870.82	797.50	725.30	689.21
84	651.98	597.84	542.57	515.50	885.48	812.16	737.71	701.62	944.14	865.18	787.34	747.86
85	710.64	650.86	592.20	561.74	965.57	885.48	804.26	764.78	1,029.86	943.01	857.28	814.42
86	773.81	709.51	645.22	612.50	1,052.42	964.44	877.58	833.59	1,122.36	1,028.74	935.11	887.74
87	843.74	773.81	702.74	667.78	1,147.18	1,051.30	956.54	908.04	1,222.75	1,121.23	1,018.58	967.82
88	919.32	842.62	765.91	728.69	1,250.95	1,146.05	1,042.27	990.38	1,333.30	1,221.62	1,111.08	1,055.81
89	1,002.79	919.32	835.85	794.11	1,362.62	1,249.82	1,135.90	1,079.50	1,452.86	1,332.17	1,210.34	1,150.56
90	1,093.03	1,001.66	910.30	865.18	1,485.58	1,361.50	1,238.54	1,176.50	1,583.71	1,451.74	1,319.76	1,254.34
91	1,191.17	1,091.90	992.64	943.01	1,619.81	1,484.45	1,349.09	1,282.54	1,725.84	1,582.58	1,438.20	1,367.14
92	1,298.33	1,190.04	1,081.75	1,027.61	1,765.32	1,617.55	1,470.91	1,397.59	1,881.50	1,724.71	1,567.92	1,490.09
93	1,415.64	1,297.20	1,178.76	1,120.10	1,924.37	1,764.19	1,602.89	1,522.80	2,050.70	1,880.38	1,708.92	1,623.19
94	1,541.98	1,414.51	1,285.92	1,221.62	2,096.95	1,922.11	1,747.27	1,660.42	2,235.70	2,049.58	1,863.46	1,769.83

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 et al

Annual Premiums per $100 Monthly Benefit

Individual
120 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	33.84	30.46	28.20	27.07	53.02	48.50	43.99	41.74	69.94	64.30	57.53	55.27
25-29	36.10	33.84	30.46	29.33	56.40	51.89	47.38	45.12	74.45	68.81	62.04	59.78
30-34	39.48	36.10	32.71	30.46	60.91	56.40	50.76	48.50	80.09	73.32	66.55	63.17
35-39	41.74	38.35	34.97	33.84	65.42	59.78	54.14	51.89	86.86	78.96	72.19	68.81
40-44	45.12	41.74	37.22	36.10	71.06	64.30	58.66	56.40	92.50	85.73	77.83	73.32
45	46.25	41.74	38.35	36.10	72.19	65.42	59.78	56.40	94.75	86.86	78.96	75.58
46	46.25	41.74	38.35	36.10	72.19	65.42	59.78	57.53	95.88	87.98	80.09	75.58
47	46.25	42.86	38.35	36.10	72.19	66.55	59.78	57.53	97.01	89.11	80.09	76.70
48	46.25	42.86	38.35	37.22	72.19	66.55	59.78	57.53	97.01	89.11	81.22	76.70
49	46.25	42.86	38.35	37.22	72.19	66.55	59.78	57.53	98.14	90.24	82.34	77.83
50	47.38	42.86	39.48	37.22	72.19	66.55	59.78	57.53	99.26	91.37	82.34	78.96
51	47.38	43.99	39.48	38.35	74.45	67.68	62.04	58.66	100.39	92.50	83.47	80.09
52	48.50	45.12	40.61	38.35	76.70	69.94	64.30	60.91	101.52	93.62	84.60	80.09
53	49.63	45.12	41.74	39.48	78.96	72.19	65.42	62.04	102.65	94.75	85.73	81.22
54	50.76	46.25	41.74	39.48	81.22	74.45	67.68	64.30	103.78	95.88	86.86	82.34
55	51.89	47.38	42.86	40.61	83.47	76.70	69.94	65.42	104.90	97.01	87.98	83.47
56	55.27	50.76	46.25	43.99	89.11	82.34	74.45	71.06	111.67	102.65	93.62	89.11
57	59.78	54.14	49.63	47.38	95.88	87.98	80.09	75.58	119.57	109.42	99.26	94.75
58	63.17	57.53	53.02	49.63	102.65	93.62	85.73	81.22	126.34	115.06	104.90	99.26
59	66.55	62.04	56.40	53.02	108.29	99.26	90.24	85.73	133.10	121.82	110.54	104.90
60	71.06	65.42	58.66	56.40	115.06	106.03	95.88	91.37	139.87	128.59	116.18	110.54
61	77.83	71.06	64.30	60.91	122.95	112.80	102.65	97.01	150.02	137.62	125.21	118.44
62	83.47	76.70	69.94	66.55	130.85	119.57	109.42	103.78	160.18	146.64	133.10	127.46
63	90.24	82.34	75.58	71.06	138.74	127.46	115.06	109.42	170.33	156.79	142.13	135.36
64	97.01	87.98	80.09	76.70	146.64	134.23	121.82	116.18	180.48	165.82	151.15	143.26
65	102.65	94.75	85.73	81.22	154.54	141.00	128.59	121.82	190.63	174.84	159.05	151.15
66	116.18	106.03	97.01	92.50	172.58	159.05	144.38	136.49	209.81	192.89	174.84	166.94
67	129.72	118.44	108.29	102.65	191.76	175.97	160.18	151.15	228.98	209.81	190.63	181.61
68	142.13	130.85	118.44	112.80	209.81	192.89	174.84	166.94	248.16	227.86	207.55	196.27
69	155.66	143.26	129.72	122.95	228.98	209.81	190.63	181.61	267.34	244.78	223.34	212.06
70	169.20	154.54	141.00	134.23	247.03	226.73	206.42	196.27	286.51	262.82	239.14	226.73
71	195.14	179.35	162.43	154.54	282.00	258.31	235.75	223.34	322.61	295.54	268.46	254.93
72	221.09	203.04	183.86	174.84	316.97	291.02	263.95	251.54	358.70	328.25	298.92	283.13
73	247.03	226.73	206.42	195.14	351.94	322.61	293.28	278.62	393.67	360.96	328.25	312.46
74	272.98	250.42	227.86	216.58	386.90	354.19	322.61	305.69	429.77	393.67	358.70	340.66
75	298.92	274.10	249.29	236.88	421.87	386.90	350.81	333.89	465.86	427.51	388.03	368.86
76	340.66	312.46	284.26	269.59	476.02	436.54	397.06	376.75	522.26	478.27	434.28	412.85
77	389.16	356.45	323.74	307.94	538.06	492.94	448.94	426.38	584.30	535.80	487.30	462.48
78	435.41	399.31	363.22	345.17	597.84	548.21	497.45	472.63	642.96	588.82	535.80	508.73
79	479.40	438.79	399.31	379.01	650.86	596.71	542.57	515.50	693.72	636.19	578.66	549.34
80	517.75	473.76	430.90	409.46	702.74	645.22	586.56	557.23	750.12	686.95	624.91	593.33
81	553.85	507.60	461.35	437.66	752.38	690.34	627.17	595.58	802.01	735.46	668.90	635.06
82	594.46	545.95	496.32	471.50	808.78	741.10	674.54	640.70	861.79	790.73	718.54	682.44
83	642.96	588.82	535.80	508.73	874.20	800.88	727.56	691.46	931.73	853.90	776.06	737.71
84	697.10	639.58	580.92	551.59	947.52	868.56	789.60	750.12	1,010.69	926.09	842.62	799.75
85	760.27	697.10	632.81	601.22	1,033.25	947.52	860.66	817.80	1,100.93	1,009.56	918.19	871.94
86	827.95	759.14	690.34	655.37	1,125.74	1,032.12	938.50	891.12	1,200.19	1,100.93	1,000.54	950.90
87	902.40	827.95	752.38	715.15	1,227.26	1,125.74	1,023.10	972.34	1,308.48	1,199.06	1,090.78	1,035.50
88	984.74	902.40	820.06	779.45	1,337.81	1,226.14	1,115.59	1,059.19	1,426.92	1,307.35	1,188.91	1,129.13
89	1,072.73	983.62	894.50	849.38	1,458.50	1,336.68	1,215.98	1,155.07	1,554.38	1,424.66	1,296.07	1,230.65
90	1,169.74	1,071.60	974.59	926.09	1,589.35	1,457.38	1,325.40	1,258.85	1,694.26	1,553.26	1,412.26	1,341.19
91	1,274.64	1,168.61	1,062.58	1,009.56	1,732.61	1,588.22	1,443.84	1,371.65	1,847.66	1,693.13	1,539.72	1,461.89
92	1,389.70	1,273.51	1,157.33	1,099.80	1,889.40	1,731.48	1,573.56	1,495.73	2,013.48	1,845.41	1,678.46	1,593.86
93	1,513.78	1,388.57	1,262.23	1,199.06	2,058.60	1,887.14	1,715.69	1,629.96	2,195.09	2,012.35	1,828.49	1,737.12
94	1,650.26	1,512.65	1,375.03	1,306.22	2,243.59	2,057.47	1,870.22	1,776.60	2,392.49	2,192.83	1,993.18	1,893.91

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 et al

Annual Premiums per $100 Monthly Benefit

Individual
Unlimited

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	38.35	34.97	31.58	30.46	58.66	54.14	49.63	46.25	77.83	71.06	65.42	62.04
25-29	40.61	37.22	33.84	32.71	63.17	58.66	53.02	50.76	83.47	76.70	69.94	66.55
30-34	43.99	40.61	36.10	34.97	68.81	62.04	56.40	54.14	90.24	82.34	75.58	71.06
35-39	47.38	42.86	39.48	37.22	73.32	67.68	60.91	58.66	97.01	89.11	81.22	76.70
40-44	50.76	46.25	41.74	39.48	78.96	72.19	65.42	62.04	103.78	95.88	86.86	82.34
45	51.89	47.38	42.86	40.61	80.09	73.32	67.68	64.30	106.03	97.01	87.98	84.60
46	51.89	47.38	42.86	40.61	80.09	74.45	67.68	64.30	107.16	98.14	89.11	84.60
47	51.89	47.38	42.86	40.61	80.09	74.45	67.68	64.30	108.29	99.26	90.24	85.73
48	51.89	47.38	42.86	41.74	80.09	74.45	67.68	64.30	109.42	100.39	91.37	86.86
49	51.89	47.38	43.99	41.74	81.22	74.45	67.68	64.30	110.54	101.52	91.37	86.86
50	51.89	48.50	43.99	41.74	81.22	74.45	67.68	64.30	111.67	101.52	92.50	87.98
51	53.02	48.50	43.99	42.86	83.47	76.70	68.81	65.42	112.80	103.78	93.62	89.11
52	54.14	49.63	45.12	42.86	85.73	78.96	71.06	67.68	113.93	104.90	94.75	90.24
53	55.27	50.76	46.25	43.99	87.98	81.22	73.32	69.94	115.06	106.03	95.88	91.37
54	56.40	51.89	47.38	45.12	90.24	83.47	75.58	72.19	116.18	107.16	97.01	92.50
55	57.53	53.02	48.50	45.12	93.62	85.73	77.83	73.32	118.44	108.29	98.14	93.62
56	62.04	56.40	51.89	48.50	100.39	92.50	83.47	78.96	125.21	115.06	104.90	99.26
57	66.55	60.91	55.27	53.02	107.16	98.14	89.11	84.60	133.10	121.82	111.67	106.03
58	71.06	65.42	58.66	56.40	115.06	104.90	95.88	90.24	141.00	129.72	117.31	111.67
59	75.58	68.81	63.17	59.78	121.82	111.67	101.52	97.01	148.90	136.49	124.08	117.31
60	80.09	73.32	66.55	63.17	128.59	118.44	107.16	102.65	156.79	143.26	130.85	124.08
61	86.86	78.96	72.19	68.81	137.62	126.34	115.06	109.42	168.07	154.54	139.87	133.10
62	93.62	85.73	77.83	74.45	146.64	134.23	121.82	116.18	179.35	164.69	150.02	142.13
63	101.52	92.50	84.60	80.09	155.66	142.13	129.72	122.95	190.63	174.84	159.05	151.15
64	108.29	99.26	90.24	85.73	163.56	150.02	136.49	129.72	203.04	186.12	169.20	160.18
65	115.06	106.03	95.88	91.37	172.58	157.92	144.38	136.49	214.32	196.27	178.22	169.20
66	129.72	119.57	108.29	102.65	194.02	177.10	161.30	153.41	235.75	215.45	196.27	186.12
67	144.38	133.10	120.70	115.06	214.32	196.27	178.22	170.33	257.18	235.75	214.32	203.04
68	160.18	146.64	133.10	126.34	235.75	215.45	196.27	186.12	278.62	254.93	232.37	219.96
69	174.84	160.18	145.51	137.62	256.06	234.62	213.19	203.04	300.05	275.23	249.29	236.88
70	189.50	173.71	157.92	150.02	277.49	253.80	231.24	218.83	321.48	294.41	267.34	253.80
71	218.83	200.78	181.61	172.58	315.84	289.90	263.95	250.42	360.96	331.63	301.18	285.38
72	247.03	226.73	206.42	196.27	355.32	325.99	295.54	280.87	401.57	367.73	333.89	318.10
73	276.36	253.80	230.11	218.83	393.67	360.96	328.25	312.46	441.05	404.95	367.73	349.68
74	305.69	280.87	254.93	242.52	433.15	397.06	360.96	342.91	481.66	441.05	401.57	381.26
75	335.02	306.82	278.62	265.08	471.50	433.15	393.67	373.37	521.14	478.27	434.28	412.85
76	382.39	349.68	318.10	302.30	533.54	488.42	444.43	421.87	584.30	535.80	487.30	462.48
77	435.41	399.31	363.22	345.17	602.35	552.72	501.96	477.14	654.24	600.10	544.82	517.75
78	487.30	446.69	406.08	385.78	668.90	613.63	557.23	530.16	719.66	659.88	600.10	569.64
79	535.80	491.81	446.69	424.13	729.82	668.90	607.99	577.54	777.19	712.90	647.47	615.89
80	579.79	531.29	482.78	459.10	787.34	721.92	656.50	623.78	839.23	769.30	699.36	664.39
81	619.27	568.51	516.62	490.68	842.62	772.68	702.74	666.65	897.89	823.44	748.99	711.77
82	666.65	610.25	554.98	527.90	905.78	830.21	754.63	717.41	965.57	885.48	804.26	764.78
83	719.66	659.88	600.10	569.64	977.98	896.76	815.54	774.94	1,043.40	956.54	869.69	825.70
84	780.58	715.15	650.86	618.14	1,061.45	973.46	884.35	840.36	1,131.38	1,037.76	943.01	895.63
85	850.51	780.58	709.51	673.42	1,157.33	1,060.32	964.44	915.94	1,234.03	1,130.26	1,027.61	976.85
86	927.22	850.51	772.68	734.33	1,261.10	1,156.20	1,051.30	998.28	1,344.58	1,232.90	1,120.10	1,064.83
87	1,010.69	927.22	842.62	800.88	1,375.03	1,259.98	1,146.05	1,088.52	1,465.27	1,343.45	1,221.62	1,160.71
88	1,102.06	1,010.69	918.19	871.94	1,497.98	1,373.90	1,248.70	1,186.66	1,597.25	1,464.14	1,331.04	1,264.49
89	1,201.32	1,100.93	1,000.54	950.90	1,633.34	1,496.86	1,361.50	1,292.69	1,741.63	1,596.12	1,450.61	1,378.42
90	1,309.61	1,200.19	1,090.78	1,036.63	1,779.98	1,632.22	1,483.32	1,410.00	1,898.42	1,739.38	1,581.46	1,502.50
91	1,426.92	1,308.48	1,188.91	1,130.26	1,940.16	1,778.86	1,617.55	1,536.34	2,068.75	1,896.17	1,723.58	1,637.86
92	1,555.51	1,425.79	1,296.07	1,231.78	2,115.00	1,939.03	1,763.06	1,675.08	2,254.87	2,066.50	1,879.25	1,785.62
93	1,695.38	1,554.38	1,413.38	1,342.32	2,305.63	2,113.87	1,920.98	1,825.10	2,457.91	2,252.62	2,048.45	1,945.80
94	1,848.79	1,694.26	1,539.72	1,463.02	2,513.18	2,303.38	2,094.70	1,989.79	2,679.00	2,455.66	2,232.31	2,120.64

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 et al

Annual Premiums per $100 Monthly Benefit

Shared
48 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	11.28	11.28	10.15	9.02	18.05	16.92	15.79	14.66	24.82	22.56	20.30	19.18
25-29	12.41	11.28	10.15	10.15	20.30	18.05	16.92	15.79	27.07	24.82	22.56	21.43
30-34	13.54	12.41	11.28	11.28	21.43	19.18	18.05	16.92	28.20	25.94	23.69	22.56
35-39	14.66	13.54	12.41	11.28	22.56	21.43	19.18	18.05	30.46	28.20	25.94	24.82
40-44	15.79	14.66	13.54	12.41	24.82	22.56	20.30	19.18	32.71	30.46	28.20	25.94
45	15.79	14.66	13.54	12.41	24.82	22.56	20.30	20.30	33.84	31.58	28.20	27.07
46	15.79	14.66	13.54	12.41	24.82	22.56	21.43	20.30	33.84	31.58	28.20	27.07
47	16.92	14.66	13.54	13.54	24.82	23.69	21.43	20.30	34.97	31.58	29.33	27.07
48	16.92	15.79	13.54	13.54	25.94	23.69	21.43	20.30	34.97	32.71	29.33	28.20
49	16.92	15.79	13.54	13.54	25.94	23.69	21.43	20.30	36.10	32.71	29.33	28.20
50	16.92	15.79	14.66	13.54	25.94	23.69	21.43	20.30	36.10	32.71	30.46	28.20
51	16.92	15.79	14.66	13.54	25.94	23.69	21.43	20.30	37.22	33.84	30.46	29.33
52	18.05	15.79	14.66	13.54	25.94	23.69	22.56	21.43	37.22	33.84	31.58	29.33
53	18.05	15.79	14.66	13.54	27.07	24.82	22.56	21.43	38.35	34.97	31.58	30.46
54	18.05	16.92	14.66	14.66	27.07	24.82	22.56	21.43	38.35	36.10	32.71	30.46
55	18.05	16.92	14.66	14.66	27.07	24.82	22.56	21.43	39.48	36.10	32.71	31.58
56	20.30	18.05	16.92	15.79	29.33	27.07	24.82	23.69	40.61	37.22	33.84	32.71
57	21.43	19.18	18.05	16.92	32.71	29.33	27.07	25.94	42.86	39.48	34.97	33.84
58	22.56	21.43	19.18	18.05	34.97	31.58	29.33	27.07	43.99	40.61	37.22	34.97
59	24.82	22.56	20.30	19.18	37.22	33.84	30.46	29.33	46.25	41.74	38.35	36.10
60	25.94	23.69	21.43	20.30	39.48	36.10	32.71	31.58	47.38	42.86	39.48	37.22
61	28.20	25.94	23.69	22.56	42.86	39.48	34.97	33.84	50.76	46.25	42.86	40.61
62	30.46	28.20	25.94	24.82	45.12	41.74	38.35	36.10	54.14	49.63	45.12	42.86
63	32.71	30.46	27.07	25.94	48.50	45.12	40.61	38.35	58.66	53.02	48.50	46.25
64	36.10	32.71	29.33	28.20	51.89	47.38	42.86	40.61	62.04	56.40	51.89	48.50
65	38.35	34.97	31.58	30.46	55.27	50.76	45.12	42.86	65.42	59.78	54.14	51.89
66	42.86	39.48	34.97	33.84	60.91	55.27	50.76	48.50	71.06	65.42	59.78	56.40
67	47.38	42.86	39.48	37.22	66.55	60.91	55.27	53.02	77.83	71.06	64.30	60.91
68	51.89	47.38	42.86	40.61	73.32	66.55	60.91	57.53	83.47	76.70	69.94	66.55
69	56.40	51.89	47.38	45.12	78.96	72.19	65.42	63.17	90.24	82.34	74.45	71.06
70	60.91	56.40	50.76	48.50	85.73	77.83	71.06	67.68	95.88	87.98	80.09	75.58
71	69.94	64.30	58.66	55.27	97.01	89.11	80.09	76.70	108.29	99.26	90.24	85.73
72	78.96	72.19	65.42	62.04	108.29	99.26	90.24	85.73	120.70	110.54	100.39	95.88
73	87.98	80.09	73.32	68.81	119.57	109.42	99.26	94.75	133.10	121.82	111.67	106.03
74	95.88	87.98	80.09	76.70	130.85	119.57	109.42	103.78	145.51	134.23	121.82	115.06
75	104.90	95.88	87.98	83.47	142.13	130.85	118.44	112.80	157.92	145.51	131.98	125.21
76	120.70	110.54	100.39	95.88	160.18	146.64	134.23	127.46	177.10	162.43	147.77	139.87
77	136.49	125.21	113.93	108.29	178.22	163.56	148.90	141.00	195.14	179.35	162.43	154.54
78	152.28	139.87	126.34	120.70	196.27	180.48	163.56	155.66	213.19	195.14	178.22	169.20
79	168.07	153.41	139.87	133.10	214.32	197.40	179.35	170.33	232.37	212.06	192.89	183.86
80	183.86	168.07	152.28	145.51	233.50	213.19	194.02	184.99	250.42	228.98	208.68	198.53
81	196.27	179.35	163.56	155.66	249.29	228.98	207.55	197.40	267.34	245.90	223.34	212.06
82	210.94	192.89	175.97	166.94	268.46	245.90	223.34	212.06	287.64	263.95	240.26	227.86
83	227.86	208.68	189.50	180.48	289.90	265.08	241.39	228.98	311.33	285.38	259.44	245.90
84	247.03	226.73	206.42	195.14	313.58	287.64	261.70	248.16	337.27	309.07	280.87	267.34
85	269.59	247.03	224.47	213.19	342.91	313.58	285.38	270.72	367.73	337.27	306.82	291.02
86	293.28	269.59	244.78	232.37	373.37	341.78	311.33	295.54	400.44	367.73	333.89	316.97
87	320.35	293.28	267.34	253.80	407.21	373.37	338.40	321.48	436.54	400.44	364.34	346.30
88	348.55	320.35	291.02	276.36	443.30	406.08	369.98	350.81	476.02	436.54	397.06	376.75
89	380.14	348.55	316.97	301.18	482.78	443.30	402.70	382.39	518.88	476.02	432.02	410.59
90	415.10	380.14	345.17	328.25	526.78	482.78	438.79	417.36	565.13	518.88	471.50	447.82
91	452.33	413.98	376.75	357.58	574.15	526.78	478.27	454.58	617.02	565.13	513.24	488.42
92	492.94	451.20	410.59	390.29	626.04	574.15	521.14	495.19	672.29	615.89	559.49	532.42
93	536.93	491.81	447.82	425.26	682.44	624.91	568.51	540.31	732.07	671.16	610.25	579.79
94	585.43	536.93	487.30	463.61	743.35	681.31	619.27	588.82	798.62	732.07	665.52	631.68

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 et al

Annual Premiums per $100 Monthly Benefit

Shared
72 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	14.66	13.54	12.41	11.28	22.56	20.30	18.05	18.05	29.33	27.07	24.82	23.69
25-29	15.79	14.66	13.54	12.41	23.69	21.43	20.30	19.18	31.58	29.33	27.07	24.82
30-34	16.92	15.79	14.66	13.54	25.94	23.69	21.43	20.30	33.84	31.58	28.20	27.07
35-39	18.05	16.92	15.79	14.66	27.07	24.82	22.56	21.43	37.22	33.84	30.46	29.33
40-44	20.30	18.05	16.92	15.79	29.33	27.07	24.82	23.69	39.48	36.10	32.71	31.58
45	20.30	18.05	16.92	15.79	30.46	28.20	24.82	23.69	40.61	37.22	33.84	31.58
46	20.30	19.18	16.92	15.79	30.46	28.20	24.82	23.69	40.61	37.22	33.84	32.71
47	20.30	19.18	16.92	15.79	30.46	28.20	24.82	23.69	41.74	38.35	34.97	32.71
48	20.30	19.18	16.92	16.92	30.46	28.20	25.94	23.69	42.86	38.35	34.97	33.84
49	21.43	19.18	16.92	16.92	30.46	28.20	25.94	23.69	42.86	39.48	36.10	33.84
50	21.43	19.18	18.05	16.92	30.46	28.20	25.94	24.82	43.99	39.48	36.10	34.97
51	21.43	19.18	18.05	16.92	31.58	29.33	25.94	24.82	43.99	40.61	37.22	34.97
52	21.43	20.30	18.05	16.92	32.71	29.33	27.07	25.94	45.12	41.74	37.22	36.10
53	22.56	20.30	18.05	18.05	32.71	30.46	27.07	25.94	46.25	41.74	38.35	36.10
54	22.56	20.30	19.18	18.05	33.84	30.46	28.20	27.07	46.25	42.86	38.35	37.22
55	22.56	21.43	19.18	18.05	34.97	31.58	28.20	27.07	47.38	43.99	39.48	37.22
56	24.82	22.56	20.30	19.18	37.22	33.84	30.46	29.33	49.63	45.12	41.74	39.48
57	25.94	23.69	21.43	20.30	39.48	36.10	32.71	31.58	51.89	47.38	42.86	40.61
58	27.07	24.82	22.56	21.43	41.74	38.35	34.97	33.84	54.14	49.63	45.12	42.86
59	28.20	25.94	23.69	22.56	45.12	40.61	37.22	34.97	56.40	51.89	47.38	45.12
60	30.46	27.07	24.82	23.69	47.38	43.99	39.48	37.22	58.66	54.14	48.50	46.25
61	32.71	30.46	27.07	25.94	51.89	47.38	42.86	40.61	63.17	57.53	51.89	49.63
62	36.10	32.71	30.46	28.20	55.27	50.76	46.25	43.99	66.55	60.91	55.27	53.02
63	38.35	36.10	32.71	30.46	59.78	54.14	49.63	47.38	71.06	65.42	58.66	56.40
64	41.74	38.35	34.97	32.71	63.17	58.66	53.02	50.76	74.45	68.81	62.04	59.78
65	43.99	40.61	37.22	34.97	67.68	62.04	56.40	53.02	78.96	72.19	65.42	62.04
66	49.63	46.25	41.74	39.48	74.45	68.81	62.04	59.78	86.86	78.96	72.19	68.81
67	55.27	50.76	46.25	43.99	82.34	75.58	68.81	65.42	94.75	86.86	78.96	74.45
68	60.91	55.27	50.76	48.50	90.24	82.34	74.45	71.06	102.65	93.62	85.73	81.22
69	66.55	60.91	55.27	53.02	97.01	89.11	81.22	76.70	109.42	100.39	91.37	86.86
70	72.19	65.42	59.78	56.40	104.90	95.88	86.86	83.47	117.31	108.29	98.14	93.62
71	83.47	75.58	68.81	65.42	118.44	109.42	99.26	93.62	133.10	121.82	110.54	104.90
72	94.75	86.86	78.96	74.45	133.10	121.82	110.54	104.90	148.90	136.49	124.08	117.31
73	106.03	97.01	87.98	83.47	146.64	135.36	122.95	116.18	164.69	150.02	136.49	129.72
74	117.31	107.16	97.01	92.50	161.30	147.77	134.23	127.46	179.35	164.69	150.02	142.13
75	128.59	117.31	107.16	101.52	174.84	161.30	146.64	138.74	195.14	179.35	162.43	154.54
76	146.64	134.23	121.82	116.18	198.53	181.61	164.69	156.79	218.83	200.78	182.74	173.71
77	164.69	151.15	137.62	130.85	221.09	203.04	183.86	174.84	242.52	222.22	201.91	191.76
78	182.74	168.07	152.28	144.38	243.65	223.34	203.04	192.89	266.21	243.65	222.22	210.94
79	201.91	184.99	168.07	159.05	266.21	244.78	222.22	210.94	289.90	266.21	241.39	228.98
80	219.96	201.91	182.74	173.71	288.77	265.08	241.39	228.98	313.58	287.64	261.70	248.16
81	234.62	215.45	196.27	186.12	309.07	284.26	258.31	244.78	335.02	307.94	279.74	265.08
82	252.67	231.24	210.94	199.66	332.76	304.56	277.49	263.95	360.96	330.50	300.05	285.38
83	272.98	250.42	227.86	216.58	359.83	329.38	298.92	284.26	389.16	357.58	324.86	307.94
84	296.66	271.85	247.03	234.62	390.29	357.58	324.86	309.07	423.00	386.90	351.94	335.02
85	322.61	295.54	269.59	256.06	425.26	389.16	354.19	336.14	460.22	421.87	383.52	364.34
86	351.94	322.61	293.28	278.62	463.61	424.13	385.78	366.60	501.96	460.22	418.49	397.06
87	383.52	351.94	319.22	303.43	505.34	462.48	420.74	399.31	547.08	501.96	455.71	433.15
88	418.49	383.52	348.55	330.50	550.46	504.22	459.10	435.41	596.71	547.08	497.45	472.63
89	455.71	417.36	380.14	360.96	600.10	550.46	499.70	474.89	649.73	595.58	541.44	514.37
90	496.32	455.71	413.98	393.67	654.24	598.97	544.82	517.75	708.38	649.73	591.07	560.62
91	541.44	496.32	451.20	428.64	712.90	653.11	594.46	564.00	772.68	708.38	644.09	611.38
92	589.94	541.44	491.81	466.99	777.19	711.77	647.47	614.76	842.62	771.55	701.62	666.65
93	642.96	589.94	535.80	509.86	847.13	776.06	706.13	670.03	918.19	841.49	764.78	726.43
94	701.62	642.96	584.30	554.98	922.70	846.00	769.30	730.94	1,000.54	917.06	833.59	791.86

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 et al

Annual Premiums per $100 Monthly Benefit

Shared
96 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	14.66	13.54	12.41	12.41	23.69	21.43	19.18	18.05	31.58	28.20	25.94	24.82
25-29	15.79	14.66	13.54	12.41	24.82	22.56	20.30	19.18	33.84	30.46	28.20	27.07
30-34	16.92	15.79	14.66	13.54	27.07	24.82	22.56	21.43	36.10	32.71	30.46	28.20
35-39	19.18	16.92	15.79	14.66	29.33	25.94	23.69	22.56	39.48	36.10	32.71	30.46
40-44	20.30	18.05	16.92	15.79	30.46	28.20	25.94	24.82	41.74	38.35	34.97	32.71
45	20.30	19.18	16.92	15.79	31.58	29.33	25.94	24.82	42.86	39.48	36.10	33.84
46	20.30	19.18	16.92	16.92	31.58	29.33	27.07	24.82	43.99	39.48	36.10	34.97
47	20.30	19.18	16.92	16.92	32.71	29.33	27.07	25.94	43.99	40.61	37.22	34.97
48	21.43	19.18	18.05	16.92	32.71	30.46	27.07	25.94	45.12	41.74	38.35	36.10
49	21.43	19.18	18.05	16.92	32.71	30.46	27.07	25.94	46.25	42.86	38.35	36.10
50	21.43	19.18	18.05	16.92	33.84	30.46	28.20	25.94	47.38	42.86	39.48	37.22
51	21.43	20.30	18.05	16.92	33.84	31.58	28.20	27.07	47.38	43.99	39.48	37.22
52	22.56	20.30	19.18	18.05	34.97	31.58	29.33	27.07	48.50	43.99	40.61	38.35
53	22.56	21.43	19.18	18.05	34.97	32.71	29.33	28.20	48.50	45.12	40.61	38.35
54	23.69	21.43	20.30	19.18	36.10	32.71	29.33	28.20	49.63	45.12	40.61	39.48
55	24.82	22.56	20.30	19.18	36.10	33.84	30.46	29.33	49.63	46.25	41.74	39.48
56	25.94	23.69	21.43	20.30	39.48	36.10	32.71	31.58	51.89	48.50	43.99	41.74
57	27.07	24.82	22.56	21.43	42.86	38.35	34.97	33.84	55.27	50.76	45.12	42.86
58	29.33	27.07	24.82	22.56	45.12	41.74	38.35	36.10	57.53	53.02	47.38	45.12
59	30.46	28.20	25.94	24.82	48.50	43.99	40.61	38.35	59.78	54.14	49.63	47.38
60	32.71	29.33	27.07	25.94	50.76	47.38	42.86	40.61	62.04	56.40	51.89	49.63
61	34.97	32.71	29.33	28.20	55.27	50.76	46.25	43.99	66.55	60.91	55.27	53.02
62	37.22	34.97	31.58	30.46	59.78	54.14	49.63	47.38	71.06	64.30	58.66	56.40
63	40.61	37.22	33.84	31.58	63.17	58.66	53.02	50.76	74.45	68.81	62.04	59.78
64	42.86	39.48	36.10	33.84	67.68	62.04	56.40	53.02	78.96	72.19	66.55	63.17
65	46.25	41.74	38.35	36.10	71.06	65.42	59.78	56.40	83.47	76.70	69.94	66.55
66	51.89	47.38	42.86	40.61	80.09	73.32	66.55	63.17	92.50	84.60	76.70	73.32
67	57.53	53.02	48.50	46.25	87.98	80.09	73.32	69.94	100.39	92.50	84.60	80.09
68	63.17	58.66	53.02	50.76	95.88	87.98	80.09	75.58	109.42	100.39	91.37	86.86
69	69.94	64.30	57.53	55.27	103.78	94.75	86.86	82.34	118.44	108.29	98.14	93.62
70	75.58	68.81	63.17	59.78	111.67	102.65	93.62	89.11	126.34	116.18	106.03	100.39
71	87.98	80.09	73.32	69.94	127.46	116.18	106.03	100.39	143.26	131.98	119.57	113.93
72	99.26	91.37	83.47	78.96	142.13	130.85	118.44	112.80	160.18	146.64	133.10	127.46
73	111.67	102.65	93.62	89.11	157.92	144.38	130.85	124.08	177.10	162.43	147.77	139.87
74	124.08	113.93	103.78	98.14	172.58	157.92	143.26	136.49	194.02	178.22	161.30	153.41
75	136.49	125.21	113.93	108.29	187.25	172.58	156.79	148.90	210.94	192.89	175.97	166.94
76	157.92	145.51	131.98	125.21	215.45	197.40	179.35	170.33	239.14	218.83	199.66	189.50
77	180.48	165.82	150.02	143.26	243.65	223.34	203.04	192.89	268.46	245.90	223.34	212.06
78	203.04	186.12	169.20	160.18	270.72	248.16	225.60	214.32	296.66	271.85	247.03	234.62
79	225.60	206.42	187.25	178.22	298.92	274.10	249.29	236.88	324.86	297.79	270.72	257.18
80	247.03	226.73	206.42	196.27	325.99	298.92	271.85	258.31	354.19	324.86	294.41	279.74
81	265.08	242.52	221.09	209.81	349.68	320.35	291.02	276.36	379.01	347.42	315.84	300.05
82	284.26	260.57	236.88	225.60	375.62	344.04	312.46	297.79	407.21	373.37	339.53	322.61
83	307.94	282.00	256.06	243.65	406.08	372.24	338.40	321.48	439.92	402.70	366.60	348.55
84	333.89	305.69	277.49	263.95	439.92	403.82	366.60	348.55	477.14	437.66	397.06	377.88
85	363.22	333.89	303.43	287.64	479.40	439.92	399.31	380.14	520.01	476.02	433.15	411.72
86	395.93	363.22	330.50	313.58	523.39	479.40	435.41	413.98	566.26	520.01	472.63	448.94
87	432.02	395.93	359.83	341.78	569.64	522.26	474.89	451.20	618.14	566.26	514.37	489.55
88	470.38	432.02	392.54	373.37	621.53	569.64	517.75	491.81	673.42	617.02	560.62	533.54
89	513.24	470.38	427.51	406.08	676.80	620.40	564.00	535.80	734.33	672.29	611.38	580.92
90	559.49	513.24	465.86	443.30	737.71	676.80	614.76	584.30	799.75	733.20	666.65	632.81
91	610.25	559.49	508.73	482.78	804.26	737.71	670.03	637.32	871.94	799.75	726.43	690.34
92	664.39	609.12	553.85	526.78	876.46	804.26	730.94	694.85	950.90	870.82	791.86	752.38
93	724.18	664.39	603.48	574.15	955.42	876.46	796.37	756.89	1,035.50	949.78	862.92	820.06
94	789.60	724.18	657.62	624.91	1,042.27	955.42	868.56	824.57	1,129.13	1,035.50	940.75	893.38

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 et al

Annual Premiums per $100 Monthly Benefit

Shared
120 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	16.92	15.79	14.66	13.54	25.94	23.69	22.56	21.43	36.10	32.71	29.33	28.20
25-29	18.05	16.92	15.79	14.66	28.20	25.94	23.69	22.56	38.35	34.97	31.58	30.46
30-34	20.30	18.05	16.92	15.79	30.46	28.20	25.94	23.69	40.61	37.22	33.84	32.71
35-39	21.43	19.18	18.05	16.92	32.71	30.46	27.07	25.94	43.99	40.61	37.22	34.97
40-44	22.56	21.43	19.18	18.05	34.97	32.71	29.33	28.20	47.38	43.99	39.48	37.22
45	23.69	21.43	19.18	18.05	36.10	32.71	30.46	28.20	48.50	43.99	40.61	38.35
46	23.69	21.43	19.18	19.18	36.10	32.71	30.46	28.20	49.63	45.12	40.61	38.35
47	23.69	21.43	20.30	19.18	36.10	32.71	30.46	28.20	49.63	45.12	41.74	39.48
48	23.69	21.43	20.30	19.18	36.10	32.71	30.46	28.20	49.63	46.25	41.74	39.48
49	23.69	21.43	20.30	19.18	36.10	32.71	30.46	28.20	50.76	46.25	41.74	40.61
50	23.69	22.56	20.30	19.18	36.10	32.71	30.46	28.20	50.76	47.38	42.86	40.61
51	24.82	22.56	20.30	19.18	37.22	33.84	30.46	29.33	51.89	47.38	42.86	40.61
52	24.82	22.56	21.43	20.30	38.35	34.97	31.58	30.46	53.02	48.50	43.99	41.74
53	25.94	23.69	21.43	20.30	39.48	36.10	32.71	31.58	53.02	48.50	43.99	41.74
54	25.94	23.69	21.43	20.30	40.61	37.22	33.84	31.58	54.14	49.63	45.12	42.86
55	27.07	24.82	22.56	21.43	41.74	38.35	34.97	32.71	55.27	50.76	45.12	42.86
56	29.33	25.94	23.69	22.56	45.12	40.61	37.22	34.97	57.53	53.02	48.50	46.25
57	30.46	28.20	25.94	24.82	47.38	43.99	39.48	38.35	60.91	56.40	50.76	48.50
58	32.71	30.46	27.07	25.94	50.76	47.38	42.86	40.61	64.30	58.66	54.14	50.76
59	34.97	32.71	29.33	28.20	54.14	49.63	45.12	42.86	67.68	62.04	56.40	53.02
60	37.22	33.84	31.58	29.33	57.53	53.02	47.38	45.12	71.06	65.42	58.66	56.40
61	40.61	37.22	33.84	31.58	62.04	56.40	51.89	48.50	75.58	69.94	63.17	59.78
62	42.86	39.48	36.10	33.84	66.55	60.91	55.27	51.89	81.22	74.45	67.68	64.30
63	46.25	42.86	38.35	36.10	69.94	64.30	58.66	55.27	85.73	78.96	72.19	67.68
64	49.63	45.12	40.61	39.48	74.45	68.81	62.04	58.66	91.37	83.47	75.58	72.19
65	51.89	47.38	43.99	41.74	78.96	72.19	65.42	62.04	95.88	87.98	80.09	76.70
66	58.66	54.14	48.50	46.25	87.98	81.22	73.32	69.94	106.03	97.01	87.98	83.47
67	65.42	59.78	54.14	51.89	98.14	89.11	81.22	76.70	115.06	106.03	95.88	91.37
68	72.19	66.55	59.78	57.53	107.16	98.14	89.11	84.60	125.21	115.06	103.78	99.26
69	78.96	72.19	65.42	62.04	116.18	107.16	97.01	92.50	134.23	124.08	112.80	107.16
70	85.73	78.96	71.06	67.68	125.21	115.06	104.90	99.26	144.38	131.98	120.70	113.93
71	99.26	90.24	82.34	77.83	143.26	130.85	119.57	112.80	162.43	148.90	135.36	128.59
72	111.67	102.65	93.62	89.11	160.18	146.64	134.23	127.46	180.48	165.82	151.15	143.26
73	125.21	115.06	104.90	99.26	178.22	163.56	148.90	141.00	199.66	182.74	165.82	157.92
74	138.74	127.46	115.06	109.42	195.14	179.35	162.43	154.54	217.70	199.66	181.61	172.58
75	152.28	138.74	126.34	120.70	213.19	195.14	177.10	168.07	235.75	215.45	196.27	186.12
76	172.58	159.05	144.38	137.62	240.26	221.09	200.78	190.63	263.95	241.39	219.96	208.68
77	197.40	180.48	164.69	156.79	271.85	249.29	226.73	215.45	295.54	270.72	245.90	233.50
78	221.09	203.04	183.86	174.84	302.30	276.36	251.54	239.14	324.86	297.79	270.72	257.18
79	243.65	223.34	203.04	192.89	329.38	301.18	274.10	260.57	350.81	321.48	292.15	277.49
80	262.82	240.26	218.83	207.55	355.32	325.99	295.54	280.87	379.01	347.42	315.84	300.05
81	280.87	257.18	234.62	222.22	380.14	348.55	316.97	301.18	406.08	372.24	338.40	321.48
82	302.30	276.36	251.54	239.14	408.34	374.50	340.66	323.74	436.54	399.31	363.22	345.17
83	325.99	298.92	271.85	258.31	441.05	404.95	367.73	349.68	471.50	432.02	392.54	373.37
84	354.19	324.86	294.41	279.74	478.27	438.79	399.31	379.01	510.98	468.12	426.38	404.95
85	385.78	354.19	321.48	305.69	522.26	478.27	435.41	412.85	557.23	510.98	464.74	441.05
86	420.74	385.78	350.81	332.76	568.51	521.14	473.76	450.07	606.86	556.10	506.47	480.53
87	457.97	419.62	382.39	363.22	620.40	568.51	516.62	490.68	662.14	606.86	551.59	524.52
88	499.70	457.97	416.23	395.93	675.67	619.27	562.87	534.67	721.92	661.01	601.22	570.77
89	544.82	499.70	453.46	430.90	736.58	675.67	613.63	583.18	786.22	720.79	655.37	622.66
90	593.33	543.70	495.19	470.38	803.14	736.58	668.90	636.19	857.28	786.22	714.02	679.06
91	647.47	593.33	539.18	512.11	875.33	802.01	729.82	692.59	933.98	856.15	778.32	739.97
92	705.00	646.34	587.69	558.36	954.29	874.20	795.24	755.76	1,018.58	933.98	848.26	806.52
93	768.17	705.00	640.70	609.12	1,040.02	953.16	866.30	823.44	1,109.95	1,017.46	924.96	878.71
94	838.10	768.17	698.23	663.26	1,133.64	1,038.89	944.14	897.89	1,210.34	1,108.82	1,008.43	957.67

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 et al

Annual Premiums per $100 Monthly Benefit

Shared
144 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	18.05	16.92	15.79	14.66	29.33	25.94	23.69	22.56	38.35	34.97	31.58	30.46
25-29	20.30	18.05	16.92	15.79	30.46	28.20	25.94	24.82	40.61	37.22	33.84	32.71
30-34	21.43	19.18	18.05	16.92	33.84	30.46	28.20	25.94	43.99	40.61	36.10	34.97
35-39	22.56	21.43	19.18	18.05	36.10	32.71	29.33	28.20	47.38	42.86	39.48	37.22
40-44	24.82	22.56	20.30	19.18	38.35	34.97	31.58	30.46	50.76	46.25	41.74	40.61
45	24.82	22.56	21.43	20.30	39.48	36.10	32.71	30.46	51.89	47.38	42.86	40.61
46	24.82	22.56	21.43	20.30	39.48	36.10	32.71	31.58	51.89	47.38	43.99	41.74
47	24.82	23.69	21.43	20.30	39.48	36.10	32.71	31.58	53.02	48.50	43.99	41.74
48	25.94	23.69	21.43	20.30	39.48	36.10	32.71	31.58	53.02	48.50	43.99	41.74
49	25.94	23.69	21.43	20.30	39.48	36.10	32.71	31.58	54.14	49.63	45.12	42.86
50	25.94	23.69	21.43	20.30	39.48	36.10	32.71	31.58	54.14	49.63	45.12	42.86
51	25.94	23.69	21.43	20.30	40.61	37.22	33.84	32.71	55.27	50.76	46.25	43.99
52	27.07	24.82	22.56	21.43	41.74	38.35	34.97	32.71	55.27	50.76	46.25	43.99
53	27.07	24.82	22.56	21.43	42.86	39.48	36.10	33.84	56.40	51.89	46.25	43.99
54	27.07	24.82	22.56	21.43	43.99	40.61	37.22	34.97	56.40	51.89	47.38	45.12
55	28.20	25.94	23.69	22.56	45.12	41.74	38.35	36.10	57.53	53.02	47.38	45.12
56	30.46	28.20	24.82	23.69	48.50	45.12	40.61	38.35	60.91	56.40	50.76	48.50
57	32.71	29.33	27.07	25.94	51.89	48.50	43.99	41.74	65.42	59.78	54.14	51.89
58	34.97	31.58	28.20	27.07	56.40	50.76	46.25	43.99	68.81	63.17	57.53	54.14
59	36.10	33.84	30.46	29.33	59.78	54.14	49.63	47.38	72.19	66.55	60.91	57.53
60	38.35	36.10	32.71	30.46	63.17	57.53	51.89	49.63	76.70	69.94	63.17	59.78
61	41.74	38.35	34.97	33.84	66.55	62.04	56.40	53.02	82.34	74.45	67.68	64.30
62	46.25	41.74	38.35	36.10	71.06	65.42	59.78	56.40	87.98	80.09	73.32	68.81
63	49.63	45.12	40.61	39.48	75.58	68.81	63.17	59.78	92.50	85.73	77.83	73.32
64	53.02	48.50	43.99	41.74	80.09	73.32	66.55	63.17	98.14	90.24	82.34	77.83
65	56.40	51.89	47.38	43.99	84.60	76.70	69.94	66.55	103.78	95.88	86.86	82.34
66	63.17	58.66	53.02	49.63	94.75	86.86	78.96	74.45	115.06	104.90	95.88	90.24
67	71.06	64.30	58.66	56.40	104.90	95.88	86.86	82.34	125.21	115.06	103.78	99.26
68	77.83	71.06	64.30	62.04	115.06	104.90	95.88	91.37	135.36	124.08	112.80	107.16
69	84.60	77.83	71.06	67.68	125.21	115.06	103.78	99.26	145.51	134.23	121.82	115.06
70	92.50	84.60	76.70	73.32	135.36	124.08	112.80	107.16	156.79	143.26	130.85	124.08
71	106.03	97.01	89.11	84.60	154.54	141.00	128.59	121.82	175.97	161.30	146.64	138.74
72	120.70	110.54	100.39	95.88	172.58	159.05	144.38	136.49	195.14	179.35	162.43	154.54
73	135.36	124.08	112.80	107.16	191.76	175.97	160.18	152.28	215.45	197.40	179.35	170.33
74	148.90	136.49	124.08	118.44	210.94	192.89	175.97	166.94	234.62	215.45	195.14	186.12
75	163.56	150.02	136.49	129.72	230.11	210.94	191.76	181.61	253.80	232.37	212.06	200.78
76	186.12	170.33	155.66	147.77	259.44	238.01	216.58	205.30	284.26	260.57	236.88	225.60
77	212.06	194.02	177.10	168.07	293.28	269.59	244.78	232.37	319.22	292.15	265.08	252.67
78	238.01	217.70	198.53	188.38	325.99	298.92	271.85	258.31	350.81	321.48	292.15	277.49
79	261.70	239.14	217.70	206.42	355.32	325.99	295.54	280.87	379.01	347.42	315.84	300.05
80	282.00	258.31	235.75	223.34	383.52	351.94	319.22	303.43	409.46	374.50	340.66	323.74
81	302.30	276.36	251.54	239.14	410.59	376.75	341.78	324.86	437.66	401.57	364.34	346.30
82	324.86	297.79	270.72	257.18	441.05	404.95	367.73	349.68	470.38	430.90	391.42	372.24
83	350.81	321.48	292.15	277.49	476.02	436.54	397.06	376.75	507.60	465.86	423.00	402.70
84	380.14	348.55	316.97	301.18	516.62	473.76	430.90	409.46	551.59	505.34	459.10	436.54
85	415.10	380.14	345.17	328.25	564.00	516.62	469.25	446.69	601.22	550.46	500.83	476.02
86	452.33	413.98	376.75	357.58	614.76	562.87	512.11	486.17	655.37	600.10	545.95	518.88
87	492.94	451.20	410.59	390.29	670.03	613.63	558.36	530.16	714.02	654.24	594.46	565.13
88	536.93	492.94	447.82	425.26	729.82	668.90	607.99	577.54	778.32	712.90	648.60	615.89
89	585.43	536.93	488.42	463.61	795.24	729.82	663.26	629.42	848.26	777.19	707.26	671.16
90	638.45	585.43	531.29	505.34	867.43	795.24	723.05	686.95	923.83	847.13	770.42	732.07
91	695.98	637.32	579.79	550.46	945.26	866.30	787.34	747.86	1,007.30	923.83	839.23	797.50
92	758.02	694.85	631.68	600.10	1,029.86	944.14	858.41	815.54	1,098.67	1,006.18	914.81	869.69
93	826.82	758.02	689.21	654.24	1,123.49	1,029.86	936.24	888.86	1,196.81	1,097.54	997.15	947.52
94	901.27	825.70	751.25	712.90	1,223.88	1,122.36	1,019.71	968.95	1,305.10	1,195.68	1,087.39	1,033.25

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 et al

Annual Premiums per $100 Monthly Benefit

Shared
192 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	20.30	19.18	16.92	15.79	31.58	29.33	27.07	24.82	41.74	38.35	34.97	33.84
25-29	22.56	20.30	18.05	16.92	33.84	31.58	28.20	27.07	45.12	41.74	37.22	36.10
30-34	23.69	21.43	19.18	19.18	37.22	33.84	30.46	29.33	48.50	45.12	40.61	38.35
35-39	25.94	23.69	21.43	20.30	39.48	36.10	32.71	31.58	51.89	48.50	43.99	41.74
40-44	27.07	24.82	22.56	21.43	42.86	39.48	36.10	33.84	56.40	51.89	47.38	45.12
45	28.20	25.94	23.69	22.56	43.99	39.48	36.10	34.97	57.53	53.02	47.38	45.12
46	28.20	25.94	23.69	22.56	43.99	39.48	36.10	34.97	57.53	53.02	48.50	46.25
47	28.20	25.94	23.69	22.56	43.99	39.48	36.10	34.97	58.66	54.14	48.50	46.25
48	28.20	25.94	23.69	22.56	43.99	39.48	36.10	34.97	58.66	54.14	49.63	46.25
49	28.20	25.94	23.69	22.56	43.99	40.61	36.10	34.97	59.78	54.14	49.63	47.38
50	28.20	25.94	23.69	22.56	43.99	40.61	36.10	34.97	59.78	55.27	49.63	47.38
51	29.33	27.07	23.69	22.56	45.12	41.74	37.22	36.10	60.91	55.27	50.76	48.50
52	29.33	27.07	24.82	23.69	46.25	42.86	38.35	37.22	62.04	56.40	50.76	48.50
53	30.46	27.07	24.82	23.69	47.38	43.99	39.48	38.35	62.04	57.53	51.89	49.63
54	30.46	28.20	25.94	23.69	49.63	45.12	40.61	38.35	63.17	57.53	53.02	49.63
55	31.58	28.20	25.94	24.82	50.76	46.25	41.74	39.48	64.30	58.66	53.02	50.76
56	33.84	30.46	28.20	27.07	54.14	49.63	45.12	42.86	67.68	62.04	56.40	54.14
57	36.10	32.71	30.46	28.20	58.66	53.02	48.50	46.25	72.19	66.55	59.78	57.53
58	38.35	34.97	31.58	30.46	62.04	56.40	51.89	49.63	76.70	69.94	63.17	60.91
59	40.61	37.22	33.84	32.71	65.42	60.91	55.27	51.89	80.09	73.32	66.55	63.17
60	42.86	39.48	36.10	33.84	69.94	64.30	57.53	55.27	84.60	77.83	71.06	66.55
61	47.38	42.86	39.48	37.22	74.45	68.81	62.04	58.66	91.37	83.47	75.58	72.19
62	50.76	46.25	41.74	40.61	78.96	72.19	66.55	63.17	97.01	89.11	81.22	76.70
63	54.14	49.63	45.12	42.86	83.47	76.70	69.94	66.55	103.78	94.75	85.73	82.34
64	58.66	54.14	48.50	46.25	89.11	81.22	74.45	69.94	109.42	100.39	91.37	86.86
65	62.04	57.53	51.89	49.63	93.62	85.73	77.83	74.45	116.18	106.03	97.01	91.37
66	69.94	64.30	58.66	55.27	104.90	95.88	86.86	83.47	127.46	116.18	106.03	100.39
67	77.83	72.19	65.42	62.04	116.18	106.03	97.01	91.37	138.74	127.46	116.18	109.42
68	86.86	78.96	72.19	68.81	127.46	116.18	106.03	100.39	150.02	137.62	125.21	119.57
69	94.75	86.86	78.96	74.45	138.74	127.46	115.06	109.42	162.43	148.90	135.36	128.59
70	102.65	93.62	85.73	81.22	150.02	137.62	125.21	118.44	173.71	159.05	144.38	137.62
71	118.44	108.29	98.14	93.62	171.46	156.79	142.13	135.36	195.14	179.35	162.43	154.54
72	134.23	122.95	111.67	106.03	191.76	175.97	160.18	152.28	216.58	198.53	180.48	171.46
73	150.02	137.62	125.21	118.44	213.19	195.14	177.10	169.20	239.14	218.83	198.53	189.50
74	165.82	151.15	137.62	130.85	234.62	214.32	195.14	184.99	260.57	239.14	216.58	206.42
75	181.61	165.82	151.15	143.26	254.93	233.50	213.19	201.91	282.00	258.31	234.62	223.34
76	206.42	189.50	172.58	163.56	288.77	263.95	240.26	227.86	315.84	289.90	262.82	250.42
77	235.75	215.45	196.27	186.12	325.99	298.92	271.85	258.31	354.19	324.86	294.41	279.74
78	263.95	241.39	219.96	208.68	362.09	331.63	301.18	286.51	389.16	356.45	324.86	307.94
79	289.90	266.21	241.39	230.11	394.80	360.96	328.25	312.46	420.74	385.78	350.81	332.76
80	313.58	287.64	260.57	248.16	426.38	390.29	355.32	337.27	453.46	416.23	377.88	359.83
81	335.02	306.82	279.74	265.08	455.71	417.36	380.14	360.96	486.17	445.56	404.95	384.65
82	359.83	330.50	300.05	285.38	489.55	448.94	408.34	388.03	522.26	478.27	435.41	413.98
83	389.16	356.45	323.74	307.94	529.03	485.04	441.05	418.49	564.00	516.62	470.38	446.69
84	421.87	386.90	351.94	333.89	574.15	525.65	478.27	454.58	611.38	560.62	509.86	483.91
85	460.22	421.87	383.52	364.34	626.04	573.02	521.14	495.19	666.65	611.38	556.10	527.90
86	501.96	460.22	418.49	397.06	682.44	624.91	568.51	540.31	727.56	666.65	605.74	575.28
87	547.08	500.83	455.71	433.15	743.35	681.31	619.27	588.82	792.98	726.43	659.88	627.17
88	595.58	545.95	496.32	471.50	809.90	742.22	675.67	641.83	864.05	791.86	719.66	683.57
89	649.73	595.58	541.44	514.37	883.22	809.90	735.46	699.36	941.88	862.92	785.09	745.61
90	708.38	648.60	589.94	560.62	962.18	882.10	802.01	762.53	1,026.48	940.75	855.02	812.16
91	771.55	707.26	642.96	611.38	1,049.04	962.18	874.20	830.21	1,118.98	1,025.35	931.73	885.48
92	841.49	771.55	701.62	665.52	1,143.79	1,047.91	953.16	905.78	1,219.37	1,117.85	1,016.33	965.57
93	917.06	840.36	763.66	726.43	1,246.44	1,142.66	1,038.89	987.00	1,328.78	1,218.24	1,107.70	1,052.42
94	999.41	915.94	832.46	791.86	1,359.24	1,245.31	1,132.51	1,076.11	1,448.35	1,327.66	1,206.96	1,147.18

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 et al

Annual Premiums per $100 Monthly Benefit

Shared
240 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	21.43	20.30	18.05	16.92	33.84	31.58	28.20	27.07	45.12	41.74	37.22	36.10
25-29	23.69	21.43	19.18	19.18	37.22	33.84	30.46	29.33	48.50	43.99	40.61	38.35
30-34	24.82	23.69	21.43	20.30	39.48	36.10	32.71	31.58	51.89	47.38	43.99	41.74
35-39	27.07	24.82	22.56	21.43	42.86	39.48	34.97	33.84	56.40	51.89	46.25	43.99
40-44	29.33	27.07	24.82	23.69	46.25	41.74	38.35	36.10	59.78	55.27	50.76	47.38
45	29.33	27.07	24.82	23.69	46.25	42.86	38.35	37.22	60.91	56.40	50.76	48.50
46	29.33	27.07	24.82	23.69	46.25	42.86	38.35	37.22	62.04	56.40	51.89	49.63
47	30.46	27.07	24.82	23.69	46.25	42.86	38.35	37.22	63.17	57.53	51.89	49.63
48	30.46	27.07	24.82	23.69	46.25	42.86	38.35	37.22	63.17	57.53	53.02	49.63
49	30.46	28.20	24.82	23.69	46.25	42.86	38.35	37.22	64.30	58.66	53.02	50.76
50	30.46	28.20	24.82	23.69	46.25	42.86	39.48	37.22	64.30	58.66	54.14	50.76
51	30.46	28.20	25.94	24.82	48.50	43.99	40.61	38.35	65.42	59.78	54.14	51.89
52	31.58	29.33	25.94	24.82	49.63	45.12	41.74	39.48	65.42	60.91	55.27	51.89
53	31.58	29.33	27.07	25.94	50.76	47.38	42.86	40.61	66.55	60.91	55.27	53.02
54	32.71	30.46	27.07	25.94	53.02	48.50	43.99	41.74	67.68	62.04	56.40	53.02
55	33.84	30.46	28.20	25.94	54.14	49.63	45.12	42.86	67.68	62.04	56.40	54.14
56	36.10	32.71	29.33	28.20	57.53	53.02	48.50	46.25	72.19	66.55	60.91	57.53
57	38.35	34.97	31.58	30.46	62.04	57.53	51.89	49.63	76.70	71.06	64.30	60.91
58	40.61	37.22	33.84	32.71	66.55	60.91	55.27	53.02	81.22	74.45	67.68	64.30
59	43.99	39.48	36.10	34.97	69.94	64.30	58.66	55.27	85.73	78.96	72.19	67.68
60	46.25	41.74	38.35	36.10	74.45	68.81	62.04	58.66	90.24	83.47	75.58	72.19
61	49.63	46.25	41.74	39.48	80.09	73.32	66.55	63.17	97.01	89.11	81.22	76.70
62	54.14	49.63	45.12	42.86	84.60	77.83	71.06	66.55	103.78	94.75	86.86	82.34
63	58.66	53.02	48.50	46.25	90.24	82.34	74.45	71.06	110.54	101.52	92.50	87.98
64	62.04	57.53	51.89	49.63	94.75	86.86	78.96	75.58	117.31	107.16	98.14	92.50
65	66.55	60.91	55.27	53.02	100.39	91.37	83.47	78.96	124.08	113.93	102.65	98.14
66	75.58	68.81	63.17	59.78	111.67	102.65	93.62	89.11	136.49	125.21	113.93	108.29
67	83.47	76.70	69.94	66.55	124.08	113.93	103.78	98.14	148.90	136.49	124.08	117.31
68	92.50	84.60	76.70	73.32	136.49	125.21	113.93	108.29	161.30	147.77	134.23	127.46
69	101.52	92.50	84.60	80.09	147.77	136.49	124.08	117.31	173.71	159.05	144.38	137.62
70	109.42	100.39	91.37	86.86	160.18	146.64	133.10	127.46	186.12	170.33	154.54	146.64
71	126.34	116.18	104.90	100.39	182.74	168.07	152.28	144.38	208.68	191.76	173.71	165.82
72	143.26	130.85	119.57	113.93	205.30	188.38	171.46	162.43	232.37	213.19	194.02	183.86
73	160.18	146.64	133.10	126.34	227.86	208.68	189.50	180.48	254.93	234.62	213.19	201.91
74	177.10	162.43	147.77	139.87	250.42	230.11	208.68	198.53	278.62	254.93	232.37	221.09
75	194.02	178.22	161.30	153.41	272.98	250.42	227.86	216.58	302.30	276.36	251.54	239.14
76	221.09	203.04	183.86	174.84	309.07	283.13	257.18	244.78	338.40	310.20	282.00	267.34
77	251.54	231.24	209.81	199.66	348.55	319.22	291.02	276.36	379.01	347.42	315.84	300.05
78	282.00	258.31	234.62	223.34	386.90	355.32	322.61	306.82	416.23	381.26	347.42	329.38
79	310.20	284.26	258.31	245.90	421.87	386.90	351.94	333.89	450.07	412.85	374.50	356.45
80	335.02	306.82	279.74	265.08	455.71	417.36	380.14	360.96	486.17	445.56	404.95	384.65
81	358.70	328.25	298.92	284.26	487.30	446.69	406.08	385.78	520.01	476.02	433.15	411.72
82	385.78	353.06	321.48	305.69	524.52	480.53	436.54	415.10	558.36	512.11	465.86	442.18
83	416.23	381.26	347.42	329.38	566.26	518.88	471.50	447.82	603.48	552.72	503.09	478.27
84	452.33	413.98	376.75	357.58	614.76	562.87	512.11	486.17	655.37	600.10	545.95	518.88
85	492.94	451.20	410.59	390.29	670.03	613.63	558.36	530.16	714.02	654.24	594.46	565.13
86	536.93	491.81	447.82	425.26	729.82	668.90	607.99	577.54	778.32	712.90	648.60	615.89
87	585.43	535.80	487.30	463.61	795.24	728.69	663.26	629.42	848.26	777.19	706.13	671.16
88	637.32	584.30	531.29	505.34	867.43	795.24	723.05	686.95	923.83	847.13	770.42	732.07
89	694.85	637.32	579.79	550.46	945.26	866.30	787.34	747.86	1,007.30	923.83	839.23	797.50
90	758.02	694.85	631.68	600.10	1,029.86	944.14	858.41	815.54	1,098.67	1,006.18	914.81	869.69
91	825.70	756.89	688.08	654.24	1,122.36	1,029.86	936.24	888.86	1,196.81	1,097.54	997.15	947.52
92	900.14	825.70	750.12	712.90	1,223.88	1,122.36	1,019.71	968.95	1,305.10	1,195.68	1,087.39	1,033.25
93	981.36	899.02	817.80	777.19	1,334.42	1,222.75	1,112.21	1,055.81	1,422.41	1,303.97	1,185.53	1,125.74
94	1,069.34	980.23	891.12	847.13	1,453.99	1,333.30	1,211.47	1,151.69	1,549.87	1,421.28	1,291.56	1,227.26

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 et al

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
24 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	72.01	66.87	61.72	56.58	113.16	102.87	92.59	87.44	154.31	138.88	128.59	123.45
25-29	71.23	66.48	61.74	56.99	113.97	104.48	94.98	90.23	151.96	137.72	128.22	118.72
30-34	70.75	66.33	61.90	57.48	114.97	101.70	92.86	88.44	150.34	141.50	128.23	119.39
35-39	73.70	65.51	61.42	57.32	110.56	102.37	94.18	90.08	151.50	139.22	126.93	118.74
40-44	71.58	64.05	60.28	56.51	113.03	101.72	94.19	86.65	150.70	139.40	124.33	120.56
45	67.73	64.16	57.03	53.47	106.93	99.81	89.11	85.55	146.14	131.89	121.19	114.06
46	69.94	62.94	55.95	52.45	104.90	97.91	87.42	83.92	143.37	132.88	118.89	115.39
47	68.81	61.93	55.05	55.05	103.21	96.33	86.01	82.57	144.50	130.74	120.41	113.53
48	67.68	60.91	57.53	54.14	104.90	94.75	84.60	81.22	142.13	131.98	118.44	111.67
49	66.10	62.80	56.19	52.88	102.46	92.54	85.93	79.32	142.12	128.90	118.98	112.37
50	67.98	61.51	55.04	51.80	100.36	90.65	84.17	77.70	139.21	129.49	116.54	110.07
51	66.80	60.44	54.08	50.90	98.61	92.25	82.70	79.52	139.96	127.24	117.70	111.33
52	65.38	59.15	56.04	52.93	99.62	90.29	80.95	77.83	140.10	127.64	115.19	112.08
53	63.72	60.69	54.62	51.58	97.10	88.00	81.93	75.86	139.58	127.44	115.30	109.24
54	65.51	59.56	53.60	50.62	98.27	89.34	80.40	77.43	139.96	128.05	116.14	110.18
55	64.03	58.20	52.38	49.47	96.04	87.31	78.58	75.67	139.69	128.05	116.41	110.59
56	68.49	62.78	57.08	54.22	102.74	94.18	85.62	79.91	139.84	128.42	117.01	111.30
57	71.85	63.56	58.04	55.27	107.78	99.49	88.44	85.67	140.94	129.89	118.83	113.31
58	72.18	66.83	61.49	58.81	112.28	101.59	93.57	88.22	141.69	130.99	117.63	112.28
59	74.58	69.44	61.72	59.15	115.73	105.45	95.16	90.01	141.45	128.59	118.30	110.59
60	76.93	69.48	64.52	62.04	119.12	109.19	99.26	94.30	141.45	129.04	116.64	111.67
61	82.46	75.18	67.91	65.48	123.69	113.98	104.28	99.43	147.94	135.81	123.69	116.41
62	87.23	80.16	73.08	68.37	129.66	117.88	108.45	101.37	153.24	141.45	129.66	122.59
63	91.59	84.72	75.56	73.27	135.10	123.65	112.20	105.33	160.29	146.55	132.81	125.94
64	96.52	87.54	80.81	76.32	139.17	127.95	116.73	109.99	166.11	152.64	139.17	132.44
65	100.14	91.44	82.73	78.37	143.68	130.62	119.74	113.21	171.99	156.75	143.68	134.98
66	107.58	99.14	90.70	86.48	153.98	141.33	128.67	122.34	181.40	166.64	151.87	143.44
67	116.38	106.17	95.96	91.88	163.33	151.08	136.79	130.67	189.88	173.54	159.25	151.08
68	123.09	113.16	103.23	97.28	174.70	158.82	144.93	136.98	200.51	182.65	166.76	158.82
69	130.40	118.89	107.39	103.55	182.17	166.83	151.49	143.82	207.10	189.84	172.58	163.00
70	135.04	123.94	112.85	107.30	188.69	173.89	157.24	149.84	212.74	196.09	177.59	168.34
71	150.66	138.10	125.55	118.37	208.05	190.11	173.97	165.00	233.16	213.43	195.49	184.73
72	163.29	151.13	137.23	130.28	225.83	206.72	187.61	178.92	251.88	231.04	210.19	199.77
73	175.29	160.27	146.91	138.56	238.73	220.37	200.33	190.32	267.11	245.41	223.70	212.02
74	187.11	170.98	154.85	148.40	253.25	232.28	211.31	200.02	282.28	259.70	235.50	224.21
75	194.72	179.26	162.26	154.54	264.26	242.62	219.44	208.62	293.62	268.89	245.71	233.35
76	214.26	196.53	178.80	169.93	285.19	261.55	237.91	226.09	313.27	288.15	261.55	248.25
77	231.24	211.50	193.17	183.30	301.74	277.77	252.39	239.70	329.94	303.15	274.95	262.26
78	247.71	226.05	205.75	196.27	319.45	293.73	266.66	253.12	346.52	318.10	289.67	274.78
79	259.76	237.90	216.03	205.75	331.77	304.76	276.47	262.33	358.77	327.91	298.33	282.90
80	268.01	246.08	224.16	211.97	341.11	313.09	283.85	270.45	366.69	336.23	304.56	289.94
81	276.86	253.39	229.93	219.37	351.94	322.61	293.28	278.03	377.74	346.07	314.40	299.15
82	296.80	272.16	247.53	235.80	377.74	346.07	314.40	299.15	405.90	371.88	337.86	321.43
83	321.43	294.45	267.47	254.57	408.25	374.23	340.20	322.61	437.57	401.21	364.84	347.24
84	348.42	319.09	289.76	275.68	442.27	405.90	368.36	350.76	475.11	435.23	396.51	376.57
85	380.09	348.42	316.74	300.32	482.15	442.27	402.38	382.44	518.52	475.11	431.71	410.59
86	414.11	378.92	344.90	327.30	525.56	482.15	438.75	416.46	564.27	517.35	470.42	446.96
87	451.65	414.11	375.40	356.63	573.66	525.56	477.46	454.00	615.89	564.27	512.65	486.84
88	491.54	450.48	409.42	389.48	625.27	572.48	520.87	495.06	671.02	614.71	559.58	531.42
89	536.12	491.54	446.96	424.67	681.58	624.10	567.79	539.64	730.85	669.85	608.85	578.35
90	584.21	536.12	486.84	462.21	742.58	680.41	618.23	587.73	796.55	730.85	663.99	631.14
91	637.00	584.21	530.25	504.44	809.45	741.41	674.54	640.52	869.28	796.55	723.82	687.45
92	694.49	635.83	578.35	549.02	882.19	808.28	734.37	698.01	946.71	868.11	789.51	749.62
93	756.66	693.31	629.97	599.46	960.79	881.01	801.24	761.35	1,032.35	946.71	859.90	817.66
94	824.70	755.49	687.45	653.43	1,047.60	960.79	872.80	829.40	1,125.02	1,031.17	937.32	890.40

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 et al

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
36 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	97.73	87.44	82.30	77.16	144.02	133.74	123.45	113.16	195.46	180.03	159.45	154.31
25-29	94.98	90.23	80.73	75.98	142.47	132.97	118.72	113.97	194.70	175.71	161.46	151.96
30-34	97.28	88.44	79.59	75.17	145.92	132.65	119.39	114.97	194.56	176.87	159.18	154.76
35-39	98.27	90.08	81.89	77.80	143.31	131.03	118.74	114.65	192.45	176.07	159.69	151.50
40-44	94.19	86.65	79.12	75.35	143.17	131.86	120.56	113.03	188.38	173.31	158.24	150.70
45	92.68	85.55	74.85	71.29	139.01	124.76	114.06	110.50	185.35	167.53	153.27	146.14
46	90.92	83.92	76.93	73.43	136.38	122.39	111.90	108.40	181.83	167.85	153.86	143.37
47	89.45	82.57	75.69	72.25	134.18	123.85	110.09	106.65	182.34	168.58	151.38	144.50
48	87.98	81.22	74.45	71.06	131.98	121.82	108.29	104.90	182.74	165.82	152.28	145.51
49	89.24	79.32	72.71	69.41	128.90	118.98	109.07	102.46	181.78	165.25	152.03	142.12
50	87.41	80.93	71.22	67.98	126.26	116.54	106.83	100.36	181.29	165.11	148.92	142.44
51	85.89	79.52	73.16	69.98	127.24	117.70	104.97	101.79	181.31	165.41	149.51	143.14
52	87.17	77.83	71.61	68.49	127.64	118.30	105.85	99.62	180.57	165.00	149.44	143.21
53	84.96	78.89	72.82	66.76	127.44	118.34	106.20	100.13	175.99	163.85	148.68	139.58
54	86.36	77.43	71.47	68.49	128.05	116.14	107.21	101.25	175.70	160.81	148.90	139.96
55	84.40	78.58	69.85	66.94	128.05	116.41	107.68	101.86	174.61	160.06	145.51	139.69
56	88.47	82.76	74.20	71.35	134.13	122.72	111.30	105.59	179.79	165.52	151.25	142.69
57	91.20	82.91	74.62	71.85	140.94	127.13	116.07	110.54	182.40	168.58	152.00	143.71
58	93.57	85.55	77.53	74.85	144.36	130.99	120.30	114.95	184.46	168.42	155.05	147.03
59	95.16	87.44	77.16	74.58	146.59	133.74	123.45	115.73	185.17	169.74	154.31	146.59
60	94.30	86.86	79.41	74.45	148.90	136.49	124.08	119.12	186.12	171.23	153.86	146.41
61	101.86	94.58	84.88	80.03	160.06	145.51	133.39	126.11	194.02	177.04	162.49	152.79
62	108.45	99.02	89.59	84.87	167.38	153.24	139.09	132.02	200.39	183.89	167.38	157.95
63	112.20	103.04	93.88	89.30	174.03	158.00	144.26	137.39	206.09	190.06	171.74	164.87
64	118.97	109.99	98.77	94.28	181.82	166.11	150.40	143.66	215.49	197.54	179.58	170.60
65	124.09	113.21	102.32	97.97	187.23	171.99	156.75	148.04	219.88	200.29	182.87	174.16
66	135.00	122.34	111.80	105.47	200.39	183.51	168.75	160.31	232.03	213.05	194.06	183.51
67	144.96	132.71	120.46	114.33	214.38	196.00	177.63	169.46	245.00	224.58	204.17	193.96
68	154.85	140.95	129.04	121.10	226.32	208.45	188.60	180.66	258.09	236.25	216.40	204.48
69	161.08	147.66	134.23	128.48	237.78	218.61	197.51	187.92	268.46	245.45	224.36	212.85
70	168.34	155.39	140.59	133.19	246.04	225.69	205.34	196.09	277.49	253.44	231.24	220.14
71	190.11	173.97	157.83	150.66	270.82	249.30	225.98	215.22	304.90	279.79	252.89	240.33
72	208.45	191.08	173.71	165.03	293.57	269.25	244.93	232.77	328.32	302.26	274.46	260.57
73	223.70	205.34	186.98	176.96	312.19	287.14	260.43	247.08	348.91	320.53	290.48	277.13
74	240.34	219.37	200.02	190.34	330.67	303.25	275.83	262.93	369.39	338.74	308.09	291.96
75	251.89	231.80	210.17	199.35	344.62	316.80	287.44	273.53	384.79	352.34	319.89	304.44
76	274.85	252.68	229.04	218.70	372.38	341.34	310.31	295.54	412.27	378.29	342.82	326.57
77	296.10	270.72	246.75	234.06	396.21	363.78	331.35	314.43	435.69	399.03	362.37	345.45
78	315.39	289.67	262.60	250.42	419.62	385.78	350.58	332.99	458.87	420.97	383.07	362.76
79	330.48	302.19	275.19	261.04	435.93	399.92	363.92	345.91	474.50	434.64	396.06	375.49
80	341.11	313.09	283.85	270.45	448.31	411.77	374.00	355.73	486.08	445.88	405.67	384.96
81	351.94	322.61	293.28	278.03	462.21	423.50	385.96	366.01	500.92	459.86	417.63	396.51
82	377.74	346.07	314.40	299.15	497.40	456.34	414.11	394.17	538.46	493.88	449.30	427.02
83	408.25	374.23	340.20	322.61	537.29	492.71	446.96	424.67	581.87	533.77	484.50	461.04
84	442.27	405.90	368.36	350.76	583.04	533.77	485.67	461.04	631.14	578.35	526.73	499.75
85	482.15	442.27	402.38	382.44	634.66	581.87	529.08	503.27	688.62	631.14	573.66	544.33
86	525.56	482.15	438.75	416.46	692.14	634.66	577.18	547.85	750.80	687.45	625.27	593.60
87	573.66	525.56	477.46	454.00	754.32	692.14	628.79	597.12	817.66	749.62	681.58	647.56
88	625.27	572.48	520.87	495.06	822.36	754.32	685.10	651.08	891.57	817.66	742.58	706.22
89	681.58	624.10	567.79	539.64	896.26	821.18	747.28	709.74	971.34	890.40	809.45	769.57
90	742.58	680.41	618.23	587.73	977.21	896.26	814.15	773.09	1,059.33	971.34	882.19	838.78
91	809.45	741.41	674.54	640.52	1,065.19	976.04	888.05	843.47	1,154.35	1,058.15	961.96	913.86
92	882.19	808.28	734.37	698.01	1,161.39	1,064.02	967.82	918.55	1,258.76	1,153.18	1,048.77	995.98
93	960.79	881.01	801.24	761.35	1,265.80	1,160.22	1,054.63	1,001.84	1,371.38	1,257.58	1,142.62	1,086.31
94	1,047.60	960.79	872.80	829.40	1,379.59	1,264.62	1,149.66	1,092.17	1,494.55	1,370.20	1,245.85	1,183.68

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 et al

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
48 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	102.87	97.73	87.44	82.30	159.45	149.17	133.74	128.59	216.03	200.60	180.03	174.89
25-29	104.48	94.98	85.48	80.73	161.46	147.22	132.97	128.22	218.45	199.45	180.46	170.96
30-34	106.12	97.28	88.44	84.01	159.18	145.92	132.65	128.23	216.67	198.98	181.29	172.45
35-39	102.37	94.18	85.99	81.89	159.69	147.41	135.12	126.93	217.02	196.54	180.16	171.97
40-44	101.72	94.19	86.65	82.89	158.24	146.93	131.86	124.33	214.75	195.91	177.07	169.54
45	99.81	92.68	81.98	78.42	153.27	139.01	128.32	121.19	206.74	188.92	171.10	163.97
46	97.91	90.92	80.43	76.93	150.36	139.87	125.88	118.89	206.31	188.83	171.34	164.35
47	96.33	89.45	82.57	75.69	151.38	137.62	127.29	120.41	206.42	189.22	172.02	165.14
48	94.75	87.98	81.22	77.83	148.90	138.74	125.21	118.44	206.42	189.50	172.58	165.82
49	95.85	85.93	79.32	76.02	148.73	135.51	122.29	115.68	208.22	188.39	171.86	165.25
50	93.88	84.17	77.70	74.46	145.68	135.97	123.02	116.54	207.19	191.00	171.58	165.11
51	95.43	85.89	79.52	73.16	146.32	133.60	120.88	117.70	206.76	187.68	171.77	162.23
52	93.40	87.17	77.83	74.72	146.32	133.87	121.42	115.19	202.36	186.80	168.12	161.89
53	94.06	88.00	78.89	75.86	145.65	133.51	121.37	115.30	200.27	185.09	166.89	157.78
54	95.29	86.36	80.40	74.45	145.92	134.01	122.09	113.16	199.52	181.65	166.76	157.83
55	96.04	87.31	78.58	75.67	142.60	130.96	119.32	113.50	197.90	180.43	162.97	157.15
56	99.88	91.32	82.76	79.91	151.25	139.84	128.42	119.86	202.62	185.50	168.38	159.82
57	102.25	93.96	85.67	82.91	157.53	146.47	132.65	124.36	204.51	187.92	171.34	163.05
58	106.93	96.24	88.22	82.87	163.07	149.71	136.34	130.99	208.52	189.81	173.77	163.07
59	108.02	97.73	90.01	84.87	169.74	154.31	141.45	133.74	208.32	190.32	172.31	164.60
60	109.19	99.26	91.82	86.86	173.71	158.82	143.93	136.49	208.45	191.08	173.71	166.27
61	116.41	106.71	97.01	92.16	181.89	167.34	152.79	143.09	218.27	201.29	181.89	172.19
62	120.23	110.80	101.37	96.66	188.60	174.46	157.95	150.88	226.32	207.46	188.60	179.17
63	125.94	114.49	105.33	98.46	196.93	180.90	164.87	155.71	233.56	212.96	194.64	183.19
64	132.44	121.21	109.99	103.26	204.27	188.56	170.60	161.62	242.43	222.23	202.02	190.80
65	134.98	124.09	113.21	106.67	211.17	193.76	176.34	167.63	246.01	226.41	204.64	195.93
66	147.66	135.00	124.45	118.12	227.81	208.83	189.84	179.30	263.67	242.58	219.37	208.83
67	159.25	147.00	132.71	126.58	242.96	222.54	202.13	191.92	279.71	255.21	232.75	220.50
68	170.73	156.84	142.94	135.00	258.09	236.25	214.41	204.48	293.82	270.00	246.17	234.26
69	180.25	164.91	151.49	143.82	270.38	247.37	224.36	214.77	306.82	281.89	256.96	243.54
70	188.69	173.89	157.24	149.84	281.19	257.14	234.94	221.99	318.19	292.29	264.54	251.59
71	213.43	195.49	177.56	168.59	308.49	283.38	258.27	243.92	349.74	319.25	290.55	276.20
72	234.51	215.40	196.29	185.87	335.26	307.47	279.68	265.78	376.96	345.69	314.42	298.78
73	253.75	232.05	210.35	200.33	355.59	327.21	297.16	282.14	400.67	367.28	333.89	317.19
74	270.99	248.41	225.83	214.53	377.45	345.19	314.54	298.41	424.23	388.74	353.26	335.51
75	284.35	261.17	237.99	225.62	392.52	360.07	327.62	310.62	441.97	404.88	367.80	349.25
76	317.70	291.10	264.50	251.21	431.48	396.02	359.08	341.34	478.77	438.87	398.97	379.76
77	345.45	315.84	287.64	273.54	465.30	425.82	387.75	368.01	511.83	469.53	427.23	406.08
78	372.24	341.11	309.97	295.08	496.77	456.16	414.20	393.90	544.15	499.48	453.46	430.44
79	392.21	360.06	326.62	311.19	520.80	477.08	433.36	412.78	567.09	519.51	471.93	448.79
80	409.33	375.22	341.11	324.05	539.68	494.61	449.53	426.38	584.76	536.03	487.30	462.93
81	421.15	385.96	350.76	333.17	556.06	509.13	463.38	439.92	601.81	551.37	502.10	476.29
82	452.82	415.28	377.74	358.97	597.12	547.85	497.40	472.77	647.56	593.60	539.64	512.65
83	489.19	448.13	407.07	387.13	645.22	591.25	537.29	510.31	699.18	640.52	583.04	553.71
84	530.25	486.84	442.27	419.98	700.35	641.70	583.04	553.71	759.01	695.66	632.31	600.64
85	578.35	530.25	482.15	457.52	762.53	699.18	635.83	604.16	827.05	757.84	688.62	654.60
86	629.97	578.35	525.56	498.58	831.74	762.53	693.31	658.12	900.96	825.88	750.80	713.26
87	687.45	629.97	572.48	544.33	906.82	830.57	755.49	717.95	981.90	900.96	818.84	777.78
88	748.45	686.28	624.10	592.43	987.77	905.65	823.53	782.47	1,071.06	981.90	892.74	848.17
89	816.49	748.45	680.41	646.39	1,076.92	986.59	897.44	852.86	1,167.25	1,069.89	972.52	924.42
90	889.22	815.32	741.41	703.87	1,174.29	1,075.75	978.38	929.11	1,271.66	1,166.08	1,060.50	1,006.54
91	970.17	889.22	808.28	767.22	1,279.87	1,173.12	1,066.37	1,012.40	1,386.63	1,270.49	1,155.52	1,098.04
92	1,056.98	969.00	881.01	836.43	1,394.84	1,278.70	1,162.56	1,103.91	1,510.98	1,385.45	1,259.93	1,196.58
93	1,152.00	1,055.81	960.79	912.69	1,520.36	1,393.67	1,266.97	1,203.62	1,647.06	1,509.81	1,372.55	1,304.51
94	1,256.41	1,150.83	1,046.42	994.81	1,656.45	1,519.19	1,380.76	1,311.55	1,796.05	1,645.89	1,496.90	1,421.82

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 et al

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
60 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	123.45	113.16	102.87	97.73	185.17	169.74	154.31	149.17	252.04	231.47	210.89	200.60
25-29	118.72	109.22	99.73	94.98	185.21	170.96	151.96	147.22	246.94	227.95	208.95	194.70
30-34	119.39	110.54	101.70	97.28	185.71	168.03	154.76	145.92	247.62	229.93	207.82	198.98
35-39	118.74	110.56	98.27	94.18	184.26	167.88	151.50	147.41	249.77	229.30	204.73	196.54
40-44	120.56	109.26	97.96	94.19	180.84	165.77	150.70	143.17	244.89	226.05	203.45	195.91
45	114.06	103.37	96.24	89.11	174.66	160.40	146.14	139.01	235.26	217.43	196.05	188.92
46	111.90	104.90	94.41	90.92	171.34	157.36	143.37	136.38	234.29	216.80	195.82	185.33
47	110.09	103.21	92.89	89.45	168.58	154.82	141.06	134.18	233.95	213.30	196.10	185.78
48	111.67	101.52	91.37	87.98	165.82	152.28	138.74	131.98	233.50	213.19	192.89	182.74
49	109.07	99.15	89.24	85.93	161.95	148.73	135.51	128.90	228.05	211.52	191.69	181.78
50	106.83	97.12	87.41	84.17	158.63	145.68	132.73	126.26	226.62	207.19	187.77	178.05
51	108.15	98.61	89.07	85.89	162.23	149.51	133.60	127.24	225.85	206.76	187.68	178.13
52	105.85	99.62	90.29	84.06	161.89	149.44	136.98	127.64	224.16	205.48	186.80	177.46
53	106.20	97.10	88.00	84.96	163.85	148.68	136.54	130.48	221.51	203.30	185.09	175.99
54	107.21	98.27	89.34	83.38	163.79	151.87	136.98	131.03	220.37	202.50	184.63	175.70
55	107.68	98.95	87.31	84.40	165.88	151.33	136.78	130.96	218.27	200.81	180.43	171.70
56	111.30	102.74	94.18	88.47	174.08	159.82	145.55	136.98	225.45	208.33	188.35	179.79
57	116.07	107.78	96.73	93.96	179.63	165.82	152.00	143.71	232.14	212.80	193.45	182.40
58	120.30	112.28	101.59	96.24	187.14	171.10	155.05	147.03	235.26	216.54	195.16	187.14
59	123.45	113.16	102.87	97.73	190.32	174.89	159.45	151.74	239.18	218.61	198.03	187.74
60	126.56	116.64	106.71	101.75	196.05	178.68	163.79	153.86	240.72	220.86	201.01	191.08
61	133.39	123.69	111.56	106.71	203.72	186.74	169.76	162.49	252.22	230.39	210.99	198.87
62	139.09	127.31	115.52	110.80	212.18	195.67	176.81	169.74	261.68	240.47	216.89	207.46
63	144.26	132.81	121.36	114.49	219.82	201.51	183.19	174.03	270.20	247.30	224.40	212.96
64	150.40	139.17	125.70	118.97	228.96	211.00	190.80	181.82	280.59	255.90	233.45	222.23
65	154.57	141.51	128.45	121.91	235.12	215.53	195.93	185.05	287.37	263.42	239.47	226.41
66	170.86	156.09	141.33	135.00	255.23	234.14	213.05	202.50	305.86	280.54	255.23	242.58
67	183.75	167.42	153.13	144.96	273.59	249.08	226.63	216.42	322.59	296.04	269.50	255.21
68	196.54	180.66	162.79	154.85	289.85	266.03	242.20	230.29	339.48	311.69	283.90	270.00
69	207.10	189.84	172.58	163.00	304.90	279.97	255.04	241.62	352.84	324.07	295.31	279.97
70	216.44	197.94	181.29	172.04	318.19	292.29	264.54	251.59	366.28	334.84	305.24	288.59
71	242.13	222.40	202.67	191.91	351.53	321.04	292.34	278.00	398.16	365.88	331.80	315.66
72	265.78	244.93	222.35	210.19	382.17	349.16	317.89	302.26	429.07	394.33	357.85	340.48
73	287.14	262.10	238.73	227.04	407.34	372.29	338.90	322.20	454.09	417.36	378.96	360.60
74	306.48	280.67	254.86	241.96	430.68	395.19	359.71	341.96	479.07	440.36	400.03	379.06
75	321.43	293.62	267.35	253.44	449.70	412.61	375.52	356.98	497.61	455.88	415.70	394.07
76	350.21	320.66	291.10	277.80	486.16	446.26	404.88	385.67	533.44	489.11	444.78	422.62
77	380.70	349.68	317.25	301.74	524.52	480.81	437.10	414.54	569.64	523.11	475.17	451.20
78	408.79	374.95	341.11	323.51	559.04	511.66	465.64	442.63	602.35	552.27	502.19	476.47
79	428.21	392.21	356.20	338.20	578.66	531.08	482.22	457.79	617.24	565.80	514.37	488.65
80	437.35	400.80	364.25	345.98	592.06	543.34	493.39	469.02	632.27	579.88	526.28	500.70
81	450.48	412.94	375.40	356.63	610.02	559.58	507.96	483.33	651.08	597.12	543.15	515.00
82	484.50	444.61	403.55	383.61	655.77	600.64	546.67	519.69	700.35	641.70	583.04	553.71
83	523.21	479.81	436.40	414.11	708.56	648.74	590.08	560.75	755.49	693.31	629.97	598.29
84	567.79	520.87	473.94	449.30	768.39	703.87	640.52	608.85	820.01	751.97	683.93	649.91
85	619.41	567.79	516.17	490.36	837.61	768.39	698.01	662.81	893.92	820.01	744.93	707.39
86	674.54	618.23	561.92	533.77	912.69	836.43	761.35	722.64	974.86	893.92	811.80	771.91
87	735.55	674.54	613.54	581.87	994.81	912.69	829.40	788.34	1,062.85	973.69	885.71	841.13
88	802.41	735.55	668.68	634.66	1,085.14	994.81	904.48	858.72	1,157.87	1,061.67	964.30	916.21
89	873.97	801.24	728.51	692.14	1,182.50	1,083.96	985.42	936.15	1,262.28	1,156.70	1,052.29	999.50
90	952.57	872.80	794.20	754.32	1,289.26	1,181.33	1,074.58	1,020.61	1,376.07	1,261.10	1,146.14	1,088.66
91	1,038.21	951.40	865.76	822.36	1,404.22	1,288.09	1,170.77	1,112.12	1,499.25	1,374.90	1,249.37	1,187.20
92	1,132.06	1,037.04	943.19	896.26	1,530.92	1,403.05	1,276.35	1,211.83	1,634.16	1,498.07	1,361.99	1,293.95
93	1,234.12	1,130.89	1,027.65	977.21	1,669.35	1,529.75	1,391.32	1,320.93	1,781.97	1,632.98	1,485.17	1,410.09
94	1,344.40	1,232.95	1,120.33	1,065.19	1,819.51	1,668.18	1,515.67	1,440.59	1,941.51	1,779.62	1,617.73	1,536.79

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 et al

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
72 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	128.59	118.30	108.02	102.87	200.60	185.17	169.74	159.45	267.47	246.90	221.18	210.89
25-29	128.22	118.72	109.22	99.73	199.45	185.21	166.21	161.46	265.94	242.19	218.45	208.95
30-34	128.23	119.39	106.12	101.70	203.40	185.71	168.03	159.18	265.31	243.20	221.09	207.82
35-39	126.93	118.74	106.46	102.37	200.64	184.26	167.88	159.69	266.15	241.58	221.11	208.83
40-44	128.10	116.79	105.49	101.72	199.68	180.84	165.77	158.24	259.96	241.12	218.52	207.21
45	121.19	110.50	103.37	96.24	192.48	174.66	160.40	149.71	253.08	231.69	210.30	199.61
46	118.89	111.90	101.41	94.41	188.83	171.34	157.36	146.87	248.27	230.79	209.81	199.32
47	120.41	110.09	99.77	92.89	185.78	168.58	154.82	147.94	247.71	227.07	206.42	196.10
48	118.44	108.29	98.14	94.75	182.74	165.82	152.28	145.51	247.03	226.73	206.42	196.27
49	115.68	105.76	95.85	92.54	178.47	161.95	148.73	142.12	241.27	221.44	201.61	191.69
50	113.31	103.60	93.88	90.65	174.82	158.63	145.68	139.21	239.56	220.14	200.72	191.00
51	114.51	104.97	95.43	89.07	178.13	162.23	146.32	139.96	238.57	219.49	200.40	187.68
52	112.08	102.74	93.40	90.29	177.46	161.89	149.44	140.10	236.61	217.93	196.14	186.80
53	112.27	103.17	94.06	88.00	179.02	163.85	148.68	142.61	233.64	212.40	194.20	185.09
54	113.16	104.23	92.32	89.34	181.65	163.79	148.90	142.94	232.28	211.43	193.56	184.63
55	110.59	101.86	93.13	87.31	180.43	165.88	151.33	142.60	229.91	209.54	192.08	180.43
56	117.01	108.45	97.03	94.18	191.21	174.08	159.82	151.25	239.72	219.75	199.77	188.35
57	121.60	113.31	102.25	96.73	198.98	182.40	165.82	157.53	245.96	223.85	204.51	193.45
58	125.65	114.95	104.26	98.91	203.18	187.14	171.10	160.40	251.30	229.91	208.52	197.83
59	128.59	118.30	108.02	102.87	208.32	190.32	174.89	164.60	254.61	234.04	213.46	200.60
60	131.52	121.60	109.19	104.23	213.42	196.05	178.68	168.75	258.09	238.23	215.90	205.97
61	140.66	128.54	116.41	111.56	223.12	203.72	184.32	177.04	271.62	249.80	225.54	215.84
62	148.52	134.38	122.59	117.88	231.04	209.82	190.96	181.53	282.90	259.33	235.75	223.96
63	153.42	141.97	128.23	121.36	235.85	217.53	196.93	187.77	290.81	267.91	242.72	231.27
64	161.62	148.15	134.68	127.95	244.67	224.47	204.27	195.29	303.04	278.35	251.41	240.19
65	167.63	152.39	139.33	132.80	250.36	230.77	209.00	198.11	311.32	285.19	259.07	246.01
66	183.51	168.75	151.87	145.55	272.11	248.90	227.81	215.15	331.17	303.75	276.33	261.56
67	198.04	181.71	163.33	155.17	291.96	267.46	242.96	230.71	349.13	320.54	291.96	277.67
68	210.44	194.56	176.69	166.76	311.69	285.88	260.07	246.17	367.28	337.50	307.72	291.84
69	222.44	205.18	186.01	176.42	327.91	301.06	272.30	258.88	383.52	350.92	318.32	302.98
70	233.09	214.59	194.24	184.99	342.24	312.64	284.89	270.09	395.88	362.58	329.29	312.64
71	261.85	238.54	217.02	206.25	378.43	346.15	315.66	299.52	432.24	396.37	360.50	342.56
72	286.62	262.31	239.72	227.56	411.70	376.96	342.21	324.84	463.81	425.59	387.38	368.27
73	307.18	282.14	257.09	243.74	439.06	402.34	365.61	347.24	490.82	450.75	409.01	388.98
74	329.06	301.64	274.22	259.70	466.17	427.46	388.74	367.77	517.79	474.23	430.68	409.71
75	344.62	316.80	287.44	273.53	486.79	445.06	404.88	384.79	537.79	492.97	448.15	424.97
76	376.81	344.30	313.27	298.49	524.58	481.72	437.39	415.23	574.82	527.53	478.77	455.13
77	408.90	375.06	341.22	324.30	566.82	518.88	472.35	448.38	614.76	564.00	511.83	486.45
78	439.92	403.37	366.83	347.88	603.71	553.62	503.54	477.82	649.73	595.58	541.44	514.37
79	460.36	421.78	383.20	363.92	624.96	572.23	520.80	495.08	666.11	610.81	555.52	527.23
80	470.24	431.26	392.27	372.78	639.58	585.97	532.37	506.79	681.00	624.96	567.70	539.68
81	484.50	444.61	403.55	383.61	659.29	604.16	549.02	522.04	702.70	644.04	585.39	556.06
82	520.87	477.46	434.05	412.94	708.56	648.74	590.08	560.75	754.32	692.14	628.79	597.12
83	563.10	516.17	469.25	445.79	764.87	701.53	637.00	605.33	815.32	747.28	679.24	645.22
84	611.20	559.58	509.13	483.33	829.40	760.18	692.14	656.95	884.53	810.63	736.72	700.35
85	665.16	610.02	554.89	526.73	904.48	829.40	754.32	715.60	964.30	883.36	803.59	763.70
86	726.16	665.16	604.16	574.83	985.42	903.30	821.18	780.12	1,051.12	963.13	876.32	831.74
87	790.68	724.99	659.29	626.45	1,074.58	985.42	895.09	850.51	1,146.14	1,049.94	954.92	906.82
88	862.24	790.68	717.95	682.76	1,171.95	1,073.40	976.04	927.94	1,248.20	1,144.97	1,040.56	988.94
89	939.67	861.07	782.47	743.76	1,276.35	1,170.77	1,064.02	1,011.23	1,360.82	1,248.20	1,134.41	1,076.92
90	1,024.13	938.50	854.03	810.63	1,391.32	1,276.35	1,160.22	1,101.56	1,484.00	1,359.65	1,236.47	1,174.29
91	1,116.81	1,022.96	930.28	883.36	1,516.84	1,390.15	1,264.62	1,201.27	1,616.56	1,482.82	1,347.91	1,279.87
92	1,216.53	1,115.64	1,013.58	963.13	1,654.10	1,515.67	1,378.42	1,309.20	1,762.03	1,615.39	1,468.75	1,394.84
93	1,326.80	1,215.35	1,105.08	1,049.94	1,801.91	1,651.75	1,501.59	1,426.51	1,921.57	1,760.85	1,601.31	1,521.54
94	1,445.28	1,325.63	1,204.79	1,144.97	1,964.98	1,800.74	1,637.68	1,555.56	2,094.02	1,919.22	1,745.60	1,657.62

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 et al

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
96 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	144.02	133.74	118.30	113.16	226.32	205.75	185.17	180.03	298.33	272.62	246.90	236.61
25-29	142.47	132.97	118.72	113.97	223.20	204.20	185.21	175.71	294.43	270.69	246.94	232.70
30-34	141.50	132.65	119.39	114.97	225.51	203.40	185.71	176.87	296.26	269.73	247.62	234.35
35-39	143.31	131.03	118.74	114.65	221.11	204.73	184.26	176.07	294.81	270.25	245.68	233.39
40-44	139.40	128.10	116.79	113.03	218.52	203.45	184.61	173.31	290.10	267.49	241.12	229.82
45	135.45	124.76	114.06	106.93	213.87	196.05	178.22	167.53	281.59	256.64	231.69	221.00
46	132.88	122.39	111.90	104.90	209.81	192.32	174.84	164.35	276.25	255.27	230.79	220.30
47	130.74	120.41	110.09	103.21	206.42	189.22	172.02	161.70	275.23	251.15	230.51	216.75
48	131.98	118.44	108.29	104.90	203.04	186.12	169.20	159.05	274.10	250.42	226.73	216.58
49	128.90	115.68	105.76	102.46	198.30	181.78	165.25	155.34	271.01	247.88	224.74	214.83
50	126.26	116.54	103.60	100.36	194.24	178.05	161.87	152.16	265.46	242.80	223.38	210.43
51	127.24	114.51	104.97	98.61	197.22	181.31	162.23	155.87	264.02	241.75	219.49	209.94
52	124.53	115.19	105.85	99.62	196.14	180.57	165.00	155.66	261.52	239.72	217.93	208.59
53	124.41	115.30	103.17	100.13	197.23	182.06	163.85	157.78	257.92	236.68	215.44	203.30
54	125.07	113.16	104.23	98.27	199.52	184.63	166.76	157.83	256.10	235.26	214.41	202.50
55	125.14	113.50	101.86	98.95	200.81	183.35	165.88	160.06	253.19	232.82	212.45	200.81
56	131.28	119.86	108.45	102.74	211.18	194.06	176.94	168.38	265.41	242.58	219.75	211.18
57	135.42	124.36	113.31	107.78	221.09	201.74	182.40	174.11	273.60	248.72	226.62	215.56
58	139.01	128.32	117.63	109.61	227.24	208.52	189.81	179.12	278.03	256.64	232.58	221.89
59	144.02	131.16	118.30	113.16	231.47	213.46	192.89	182.60	282.90	259.76	236.61	223.75
60	146.41	134.01	121.60	116.64	235.75	215.90	196.05	186.12	287.87	263.05	238.23	228.31
61	155.21	143.09	128.54	123.69	247.37	225.54	206.14	196.44	300.72	276.47	252.22	237.67
62	162.67	150.88	136.74	129.66	254.61	233.39	212.18	202.75	313.55	287.62	261.68	247.54
63	171.74	155.71	141.97	135.10	263.33	240.43	219.82	208.38	322.87	297.68	270.20	256.46
64	179.58	163.86	150.40	141.42	271.61	249.16	226.72	215.49	336.71	307.53	280.59	267.12
65	185.05	169.81	154.57	148.04	278.66	254.71	232.94	219.88	343.97	315.67	287.37	272.13
66	202.50	185.62	168.75	160.31	301.64	276.33	251.01	238.36	367.03	337.50	305.86	291.09
67	218.46	200.08	181.71	173.54	324.63	296.04	269.50	257.25	387.92	355.25	322.59	306.25
68	234.26	214.41	194.56	186.62	345.44	317.64	287.87	273.97	408.97	375.22	341.47	323.60
69	247.37	226.28	207.10	195.60	364.34	333.66	302.98	287.64	425.71	389.27	354.76	335.58
70	258.99	236.79	216.44	205.34	379.23	347.78	316.34	299.69	438.43	403.28	366.28	347.78
71	290.55	265.44	242.13	229.57	419.68	383.81	349.74	331.80	478.87	439.41	399.95	378.43
72	317.89	291.84	265.78	251.88	456.86	418.65	380.43	361.32	515.92	472.50	429.07	408.22
73	342.24	313.85	285.47	270.45	487.48	445.74	405.67	385.64	545.91	499.16	454.09	432.38
74	364.55	333.90	304.86	288.73	516.17	474.23	430.68	409.71	574.24	527.46	479.07	454.88
75	383.25	350.80	319.89	302.89	539.33	494.52	449.70	426.52	596.51	547.06	497.61	472.88
76	418.18	382.72	347.25	331.00	583.68	534.92	486.16	461.04	638.36	585.16	531.96	505.37
77	454.02	415.95	377.88	359.55	628.86	576.69	524.52	497.73	682.44	626.04	568.23	540.03
78	488.65	448.04	407.43	387.13	670.03	614.53	557.68	530.61	721.47	660.56	601.00	571.22
79	510.51	468.07	425.64	403.78	693.11	636.53	578.66	549.09	739.40	677.68	615.96	585.09
80	522.62	478.77	434.91	412.98	710.23	650.54	592.06	561.61	756.53	693.18	631.05	599.37
81	538.46	492.71	448.13	425.84	730.85	669.85	610.02	579.52	780.12	714.43	649.91	617.06
82	578.35	530.25	482.15	457.52	785.99	720.30	654.60	622.93	837.61	768.39	698.01	663.99
83	624.10	572.48	520.87	493.88	849.34	777.78	707.39	672.20	905.65	829.40	754.32	716.78
84	678.06	621.75	564.27	536.12	920.90	844.65	767.22	729.68	981.90	899.78	818.84	777.78
85	739.07	676.89	615.89	584.21	1,004.19	920.90	836.43	795.38	1,071.06	980.73	891.57	846.99
86	804.76	737.89	671.02	637.00	1,094.52	1,003.02	912.69	866.94	1,167.25	1,069.89	972.52	923.25
87	877.49	804.76	730.85	694.49	1,193.06	1,093.35	994.81	944.36	1,271.66	1,166.08	1,059.33	1,006.54
88	956.09	876.32	796.55	757.84	1,300.99	1,191.89	1,083.96	1,030.00	1,386.63	1,270.49	1,155.52	1,098.04
89	1,042.90	956.09	869.28	825.88	1,417.13	1,299.82	1,181.33	1,122.68	1,510.98	1,385.45	1,258.76	1,196.58
90	1,136.75	1,041.73	946.71	899.78	1,545.00	1,415.96	1,288.09	1,223.56	1,647.06	1,509.81	1,372.55	1,304.51
91	1,238.81	1,135.58	1,032.35	980.73	1,684.60	1,543.83	1,403.05	1,333.84	1,794.87	1,645.89	1,495.73	1,421.82
92	1,350.26	1,237.64	1,125.02	1,068.71	1,835.93	1,682.25	1,529.75	1,453.50	1,956.76	1,793.70	1,630.64	1,549.69
93	1,472.27	1,349.09	1,225.91	1,164.91	2,001.34	1,834.76	1,667.00	1,583.71	2,132.73	1,955.59	1,777.28	1,688.12
94	1,603.66	1,471.09	1,337.36	1,270.49	2,180.83	1,999.00	1,817.16	1,726.83	2,325.12	2,131.56	1,937.99	1,840.63

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 et al

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
120 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	154.31	138.88	128.59	123.45	241.75	221.18	200.60	190.32	318.91	293.19	262.33	252.04
25-29	151.96	142.47	128.22	123.47	237.44	218.45	199.45	189.96	313.43	289.68	261.19	251.69
30-34	154.76	141.50	128.23	119.39	238.78	221.09	198.98	190.14	313.94	287.41	260.88	247.62
35-39	151.50	139.22	126.93	122.84	237.49	217.02	196.54	188.35	315.29	286.62	262.06	249.77
40-44	150.70	139.40	124.33	120.56	237.35	214.75	195.91	188.38	308.94	286.33	259.96	244.89
45	146.14	131.89	121.19	114.06	228.13	206.74	188.92	178.22	299.42	274.46	249.51	238.82
46	143.37	129.38	118.89	111.90	223.80	202.81	185.33	178.34	297.23	272.75	248.27	234.29
47	141.06	130.74	116.97	110.09	220.19	202.98	182.34	175.46	295.87	271.79	244.27	233.95
48	138.74	128.59	115.06	111.67	216.58	199.66	179.35	172.58	291.02	267.34	243.65	230.11
49	135.51	125.59	112.37	109.07	211.52	195.00	175.17	168.56	287.54	264.40	241.27	228.05
50	135.97	123.02	113.31	106.83	207.19	191.00	171.58	165.11	284.89	262.23	236.33	226.62
51	133.60	124.06	111.33	108.15	209.94	190.86	174.95	165.41	283.11	260.84	235.39	225.85
52	133.87	124.53	112.08	105.85	211.70	193.02	177.46	168.12	280.20	258.40	233.50	221.04
53	133.51	121.37	112.27	106.20	212.40	194.20	175.99	166.89	276.12	254.88	230.61	218.47
54	134.01	122.09	110.18	104.23	214.41	196.54	178.68	169.74	273.97	253.12	229.30	217.39
55	133.87	122.23	110.59	104.77	215.36	197.90	180.43	168.79	270.65	250.28	227.00	215.36
56	139.84	128.42	117.01	111.30	225.45	208.33	188.35	179.79	282.53	259.70	236.87	225.45
57	146.47	132.65	121.60	116.07	234.91	215.56	196.22	185.16	292.94	268.07	243.20	232.14
58	149.71	136.34	125.65	117.63	243.28	221.89	203.18	192.48	299.42	272.68	248.62	235.26
59	151.74	141.45	128.59	120.88	246.90	226.32	205.75	195.46	303.48	277.76	252.04	239.18
60	156.34	143.93	129.04	124.08	253.12	233.27	210.94	201.01	307.72	282.90	255.60	243.20
61	167.34	152.79	138.24	130.96	264.35	242.52	220.69	208.57	322.55	295.87	269.20	254.65
62	174.46	160.31	146.17	139.09	273.47	249.90	228.68	216.89	334.77	306.48	278.19	266.40
63	183.19	167.16	153.42	144.26	281.65	258.75	233.56	222.11	345.77	318.29	288.52	274.78
64	193.05	175.09	159.38	152.64	291.81	267.12	242.43	231.21	359.16	329.97	300.79	285.08
65	198.11	182.87	165.46	156.75	298.25	272.13	248.18	235.12	367.92	337.44	306.96	291.72
66	217.26	198.28	181.40	172.97	322.73	297.42	270.00	255.23	392.34	360.70	326.95	312.19
67	234.79	214.38	196.00	185.79	347.09	318.50	289.92	273.59	414.46	379.75	345.04	328.71
68	250.15	230.29	208.45	198.53	369.26	339.48	307.72	293.82	436.76	401.03	365.29	345.44
69	264.63	243.54	220.52	209.02	389.27	356.67	324.07	308.73	454.47	416.12	379.68	360.51
70	277.49	253.44	231.24	220.14	405.13	371.83	338.54	321.89	469.88	431.03	392.18	371.83
71	310.28	285.17	258.27	245.71	448.38	410.72	374.85	355.12	512.95	469.90	426.86	405.34
72	340.48	312.68	283.15	269.25	488.13	448.18	406.49	387.38	552.40	505.50	460.34	436.02
73	365.61	335.56	305.51	288.81	520.87	477.46	434.05	412.35	582.63	534.22	485.81	462.43
74	390.36	358.09	325.83	309.70	553.27	506.49	461.33	437.13	614.57	562.95	512.95	487.14
75	409.52	375.52	341.52	324.53	577.96	530.06	480.61	457.43	638.23	585.69	531.60	505.33
76	446.26	409.32	372.38	353.17	623.58	571.86	520.14	493.55	684.17	626.54	568.91	540.83
77	486.45	445.56	404.67	384.93	672.57	616.17	561.18	532.98	730.38	669.75	609.12	578.10
78	522.49	479.17	435.86	414.20	717.41	657.85	596.94	567.16	771.55	706.58	642.96	610.47
79	546.52	500.22	455.22	432.07	741.98	680.25	618.53	587.67	790.84	725.26	659.68	626.24
80	559.17	511.66	465.37	442.22	758.96	696.83	633.48	601.81	810.13	741.91	674.90	640.79
81	576.00	527.90	479.81	455.17	782.47	717.95	652.25	619.41	834.09	764.87	695.66	660.47
82	618.23	567.79	516.17	490.36	841.13	770.74	701.53	666.33	896.26	822.36	747.28	709.74
83	668.68	612.37	557.23	529.08	909.17	832.92	756.66	719.12	969.00	888.05	807.11	767.22
84	724.99	665.16	604.16	573.66	985.42	903.30	821.18	780.12	1,051.12	963.13	876.32	831.74
85	790.68	724.99	658.12	625.27	1,074.58	985.42	895.09	850.51	1,144.97	1,049.94	954.92	906.82
86	861.07	789.51	717.95	681.58	1,170.77	1,073.40	976.04	926.76	1,248.20	1,144.97	1,040.56	988.94
87	938.50	861.07	782.47	743.76	1,276.35	1,170.77	1,064.02	1,011.23	1,360.82	1,247.03	1,134.41	1,076.92
88	1,024.13	938.50	852.86	810.63	1,391.32	1,275.18	1,160.22	1,101.56	1,484.00	1,359.65	1,236.47	1,174.29
89	1,115.64	1,022.96	930.28	883.36	1,516.84	1,390.15	1,264.62	1,201.27	1,616.56	1,481.65	1,347.91	1,279.87
90	1,216.53	1,114.46	1,013.58	963.13	1,652.93	1,515.67	1,378.42	1,309.20	1,762.03	1,615.39	1,468.75	1,394.84
91	1,325.63	1,215.35	1,105.08	1,049.94	1,801.91	1,651.75	1,501.59	1,426.51	1,921.57	1,760.85	1,601.31	1,520.36
92	1,445.28	1,324.45	1,203.62	1,143.79	1,964.98	1,800.74	1,636.50	1,555.56	2,094.02	1,919.22	1,745.60	1,657.62
93	1,574.33	1,444.11	1,312.72	1,247.03	2,140.94	1,962.63	1,784.32	1,695.16	2,282.89	2,092.85	1,901.63	1,806.60
94	1,716.27	1,573.15	1,430.03	1,358.47	2,333.34	2,139.77	1,945.03	1,847.66	2,488.19	2,280.55	2,072.90	1,969.67

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 et al

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
Unlimited

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	174.89	159.45	144.02	138.88	267.47	246.90	226.32	210.89	354.91	324.05	298.33	282.90
25-29	170.96	156.71	142.47	137.72	265.94	246.94	223.20	213.70	351.42	322.92	294.43	280.18
30-34	172.45	159.18	141.50	137.07	269.73	243.20	221.09	212.24	353.74	322.79	296.26	278.57
35-39	171.97	155.60	143.31	135.12	266.15	245.68	221.11	212.92	352.14	323.48	294.81	278.44
40-44	169.54	154.47	139.40	131.86	263.73	241.12	218.52	207.21	346.61	320.24	290.10	275.03
45	163.97	149.71	135.45	128.32	253.08	231.69	213.87	203.18	335.06	306.55	278.03	267.34
46	160.85	146.87	132.88	125.88	248.27	230.79	209.81	199.32	332.20	304.22	276.25	262.26
47	158.26	144.50	130.74	123.85	244.27	227.07	206.42	196.10	330.28	302.76	275.23	261.47
48	155.66	142.13	128.59	125.21	240.26	223.34	203.04	192.89	328.25	301.18	274.10	260.57
49	152.03	138.81	128.90	122.29	237.96	218.13	198.30	188.39	323.89	297.45	267.71	254.49
50	148.92	139.21	126.26	119.78	233.09	213.67	194.24	184.53	320.50	291.36	265.46	252.51
51	149.51	136.78	124.06	120.88	235.39	216.31	194.04	184.50	318.10	292.65	264.02	251.30
52	149.44	136.98	124.53	118.30	236.61	217.93	196.14	186.80	314.44	289.54	261.52	249.06
53	148.68	136.54	124.41	118.34	236.68	218.47	197.23	188.13	309.50	285.23	257.92	245.78
54	148.90	136.98	125.07	119.12	238.23	220.37	199.52	190.59	306.73	282.90	256.10	244.19
55	148.42	136.78	125.14	116.41	241.55	221.18	200.81	189.17	305.58	279.38	253.19	241.55
56	156.96	142.69	131.28	122.72	253.99	234.01	211.18	199.77	316.78	291.09	265.41	251.14
57	163.05	149.23	135.42	129.89	262.54	240.43	218.32	207.27	326.10	298.47	273.60	259.78
58	168.42	155.05	139.01	133.67	272.68	248.62	227.24	213.87	334.17	307.44	278.03	264.66
59	172.31	156.88	144.02	136.31	277.76	254.61	231.47	221.18	339.48	311.19	282.90	267.47
60	176.19	161.30	146.41	138.97	282.90	260.57	235.75	225.83	344.94	315.16	287.87	272.98
61	186.74	169.76	155.21	147.94	295.87	271.62	247.37	235.24	361.35	332.25	300.72	286.17
62	195.67	179.17	162.67	155.60	306.48	280.54	254.61	242.82	374.85	344.20	313.55	297.05
63	206.09	187.77	171.74	162.58	316.00	288.52	263.33	249.59	386.98	354.93	322.87	306.84
64	215.49	197.54	179.58	170.60	325.48	298.55	271.61	258.14	404.05	370.38	336.71	318.75
65	222.06	204.64	185.05	176.34	333.09	304.79	278.66	263.42	413.64	378.80	343.97	326.56
66	242.58	223.59	202.50	191.95	362.81	331.17	301.64	286.87	440.86	402.89	367.03	348.04
67	261.34	240.92	218.46	208.25	387.92	355.25	322.59	308.29	465.50	426.71	387.92	367.50
68	281.91	258.09	234.26	222.35	414.92	379.19	345.44	327.57	490.36	448.67	408.97	387.13
69	297.23	272.30	247.37	233.95	435.30	398.86	362.43	345.17	510.08	467.89	423.79	402.70
70	310.79	284.89	258.99	246.04	455.08	416.23	379.23	358.88	527.23	482.83	438.43	416.23
71	347.94	319.25	288.76	274.41	502.19	460.93	419.68	398.16	573.93	527.29	478.87	453.76
72	380.43	349.16	317.89	302.26	547.19	502.03	455.13	432.54	618.41	566.30	514.19	489.87
73	409.01	375.62	340.57	323.87	582.63	534.22	485.81	462.43	652.75	599.33	544.24	517.53
74	437.13	401.65	364.55	346.80	619.41	567.79	516.17	490.36	688.77	630.70	574.24	545.21
75	458.97	420.34	381.70	363.16	645.96	593.42	539.33	511.51	713.96	655.23	594.96	565.60
76	500.93	458.08	416.71	396.02	698.94	639.84	582.21	552.65	765.44	701.90	638.36	605.85
77	544.26	499.14	454.02	431.46	752.94	690.90	627.45	596.43	817.80	750.12	681.03	647.19
78	584.76	536.03	487.30	462.93	802.68	736.36	668.68	636.19	863.60	791.86	720.12	683.57
79	610.81	560.66	509.22	483.51	831.99	762.55	693.11	658.39	886.00	812.70	738.12	702.11
80	626.18	573.79	521.41	495.82	850.33	779.67	709.02	673.69	906.37	830.84	755.31	717.54
81	644.04	591.25	537.29	510.31	876.32	803.59	730.85	693.31	933.80	856.38	778.95	740.24
82	693.31	634.66	577.18	549.02	942.02	863.42	784.82	746.10	1,004.19	920.90	836.43	795.38
83	748.45	686.28	624.10	592.43	1,017.10	932.63	848.17	805.93	1,085.14	994.81	904.48	858.72
84	811.80	743.76	676.89	642.87	1,103.91	1,012.40	919.73	873.97	1,176.64	1,079.27	980.73	931.46
85	884.53	811.80	737.89	700.35	1,203.62	1,102.73	1,003.02	952.57	1,283.39	1,175.47	1,068.71	1,015.92
86	964.30	884.53	803.59	763.70	1,311.55	1,202.45	1,093.35	1,038.21	1,398.36	1,282.22	1,164.91	1,107.43
87	1,051.12	964.30	876.32	832.92	1,430.03	1,310.38	1,191.89	1,132.06	1,523.88	1,397.19	1,270.49	1,207.14
88	1,146.14	1,051.12	954.92	906.82	1,557.90	1,428.86	1,298.64	1,234.12	1,661.14	1,522.71	1,384.28	1,315.07
89	1,249.37	1,144.97	1,040.56	988.94	1,698.68	1,556.73	1,415.96	1,344.40	1,811.30	1,659.96	1,508.63	1,433.55
90	1,361.99	1,248.20	1,134.41	1,078.10	1,851.18	1,697.50	1,542.65	1,466.40	1,974.36	1,808.95	1,644.71	1,562.60
91	1,484.00	1,360.82	1,236.47	1,175.47	2,017.77	1,850.01	1,682.25	1,597.79	2,151.50	1,972.01	1,792.53	1,703.37
92	1,617.73	1,482.82	1,347.91	1,281.05	2,199.60	2,016.59	1,833.59	1,742.08	2,345.07	2,149.16	1,954.42	1,857.05
93	1,763.20	1,616.56	1,469.92	1,396.01	2,397.86	2,198.43	1,997.82	1,898.11	2,556.23	2,342.72	2,130.39	2,023.63
94	1,922.74	1,762.03	1,601.31	1,521.54	2,613.71	2,395.51	2,178.48	2,069.38	2,786.16	2,553.88	2,321.60	2,205.47

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 et al

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
24 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	19.74	18.33	16.92	15.51	31.02	28.20	25.38	23.97	42.30	38.07	35.25	33.84
25-29	23.35	21.79	20.24	18.68	37.36	34.25	31.13	29.58	49.81	45.14	42.03	38.92
30-34	31.58	29.61	27.64	25.66	51.32	45.40	41.45	39.48	67.12	63.17	57.25	53.30
35-39	42.03	37.36	35.02	32.69	63.04	58.37	53.70	51.37	86.39	79.39	72.38	67.71
40-44	49.29	44.10	41.51	38.92	77.83	70.05	64.86	59.67	103.78	95.99	85.62	83.02
45	51.44	48.73	43.32	40.61	81.22	75.80	67.68	64.97	111.00	100.17	92.04	86.63
46	54.60	49.14	43.68	40.95	81.89	76.43	68.24	65.51	111.92	103.73	92.81	90.08
47	54.82	49.34	43.86	43.86	82.23	76.75	68.53	65.78	115.12	104.16	95.94	90.45
48	55.27	49.74	46.98	44.22	85.67	77.38	69.09	66.33	116.07	107.78	96.73	91.20
49	55.95	53.15	47.56	44.76	86.72	78.33	72.73	67.14	120.29	109.10	100.71	95.11
50	59.22	53.58	47.94	45.12	87.42	78.96	73.32	67.68	121.26	112.80	101.52	95.88
51	59.46	53.79	48.13	45.30	87.77	82.11	73.61	70.78	124.58	113.25	104.76	99.09
52	59.93	54.22	51.37	48.52	91.32	82.76	74.20	71.35	128.42	117.01	105.59	102.74
53	60.40	57.53	51.78	48.90	92.04	83.42	77.66	71.91	132.31	120.81	109.30	103.55
54	63.53	57.75	51.98	49.09	95.29	86.63	77.97	75.08	135.72	124.17	112.62	106.84
55	64.03	58.20	52.38	49.47	96.04	87.31	78.58	75.67	139.69	128.05	116.41	110.59
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 et al

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
36 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	26.79	23.97	22.56	21.15	39.48	36.66	33.84	31.02	53.58	49.35	43.71	42.30
25-29	31.13	29.58	26.46	24.91	46.70	43.59	38.92	37.36	63.82	57.60	52.93	49.81
30-34	43.43	39.48	35.53	33.56	65.14	59.22	53.30	51.32	86.86	78.96	71.06	69.09
35-39	56.04	51.37	46.70	44.36	81.72	74.72	67.71	65.38	109.74	100.40	91.06	86.39
40-44	64.86	59.67	54.48	51.89	98.59	90.80	83.02	77.83	129.72	119.34	108.96	103.78
45	70.39	64.97	56.85	54.14	105.58	94.75	86.63	83.92	140.77	127.24	116.41	111.00
46	70.97	65.51	60.05	57.32	106.46	95.54	87.35	84.62	141.95	131.03	120.11	111.92
47	71.27	65.78	60.30	57.56	106.90	98.68	87.71	84.97	145.28	134.31	120.61	115.12
48	71.85	66.33	60.80	58.04	107.78	99.49	88.44	85.67	149.23	135.42	124.36	118.83
49	75.53	67.14	61.54	58.75	109.10	100.71	92.32	86.72	153.86	139.87	128.68	120.29
50	76.14	70.50	62.04	59.22	109.98	101.52	93.06	87.42	157.92	143.82	129.72	124.08
51	76.44	70.78	65.12	62.29	113.25	104.76	93.43	90.60	161.38	147.23	133.07	127.41
52	79.91	71.35	65.64	62.78	117.01	108.45	97.03	91.32	165.52	151.25	136.98	131.28
53	80.54	74.79	69.03	63.28	120.81	112.18	100.67	94.92	166.83	155.33	140.94	132.31
54	83.74	75.08	69.30	66.42	124.17	112.62	103.96	98.18	170.37	155.93	144.38	135.72
55	84.40	78.58	69.85	66.94	128.05	116.41	107.68	101.86	174.61	160.06	145.51	139.69
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 et al

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
48 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	28.20	26.79	23.97	22.56	43.71	40.89	36.66	35.25	59.22	54.99	49.35	47.94
25-29	34.25	31.13	28.02	26.46	52.93	48.26	43.59	42.03	71.61	65.38	59.15	56.04
30-34	47.38	43.43	39.48	37.51	71.06	65.14	59.22	57.25	96.73	88.83	80.93	76.99
35-39	58.37	53.70	49.03	46.70	91.06	84.06	77.05	72.38	123.75	112.08	102.74	98.07
40-44	70.05	64.86	59.67	57.08	108.96	101.18	90.80	85.62	147.88	134.91	121.94	116.75
45	75.80	70.39	62.27	59.56	116.41	105.58	97.46	92.04	157.02	143.48	129.95	124.53
46	76.43	70.97	62.78	60.05	117.38	109.19	98.27	92.81	161.06	147.41	133.76	128.30
47	76.75	71.27	65.78	60.30	120.61	109.64	101.42	95.94	164.46	150.76	137.05	131.57
48	77.38	71.85	66.33	63.56	121.60	113.31	102.25	96.73	168.58	154.76	140.94	135.42
49	81.13	72.73	67.14	64.34	125.88	114.70	103.51	97.91	176.24	159.45	145.47	139.87
50	81.78	73.32	67.68	64.86	126.90	118.44	107.16	101.52	180.48	166.38	149.46	143.82
51	84.94	76.44	70.78	65.12	130.24	118.91	107.59	104.76	184.03	167.05	152.89	144.40
52	85.62	79.91	71.35	68.49	134.13	122.72	111.30	105.59	185.50	171.23	154.11	148.40
53	89.17	83.42	74.79	71.91	138.07	126.56	115.06	109.30	189.84	175.46	158.20	149.57
54	92.41	83.74	77.97	72.19	141.50	129.95	118.39	109.73	193.47	176.15	161.71	153.05
55	96.04	87.31	78.58	75.67	142.60	130.96	119.32	113.50	197.90	180.43	162.97	157.15
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 et al

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
60 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	33.84	31.02	28.20	26.79	50.76	46.53	42.30	40.89	69.09	63.45	57.81	54.99
25-29	38.92	35.80	32.69	31.13	60.71	56.04	49.81	48.26	80.95	74.72	68.49	63.82
30-34	53.30	49.35	45.40	43.43	82.91	75.01	69.09	65.14	110.54	102.65	92.78	88.83
35-39	67.71	63.04	56.04	53.70	105.07	95.73	86.39	84.06	142.43	130.76	116.75	112.08
40-44	83.02	75.24	67.45	64.86	124.53	114.15	103.78	98.59	168.64	155.66	140.10	134.91
45	86.63	78.51	73.09	67.68	132.65	121.82	111.00	105.58	178.68	165.14	148.90	143.48
46	87.35	81.89	73.70	70.97	133.76	122.84	111.92	106.46	182.89	169.25	152.87	144.68
47	87.71	82.23	74.01	71.27	134.31	123.35	112.38	106.90	186.39	169.94	156.24	148.02
48	91.20	82.91	74.62	71.85	135.42	124.36	113.31	107.78	190.69	174.11	157.53	149.23
49	92.32	83.92	75.53	72.73	137.07	125.88	114.70	109.10	193.02	179.04	162.25	153.86
50	93.06	84.60	76.14	73.32	138.18	126.90	115.62	109.98	197.40	180.48	163.56	155.10
51	96.26	87.77	79.28	76.44	144.40	133.07	118.91	113.25	201.02	184.03	167.05	158.55
52	97.03	91.32	82.76	77.05	148.40	136.98	125.57	117.01	205.48	188.35	171.23	162.67
53	100.67	92.04	83.42	80.54	155.33	140.94	129.44	123.69	209.98	192.72	175.46	166.83
54	103.96	95.29	86.63	80.86	158.82	147.27	132.83	127.06	213.69	196.36	179.04	170.37
55	107.68	98.95	87.31	84.40	165.88	151.33	136.78	130.96	218.27	200.81	180.43	171.70
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 et al

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
72 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	35.25	32.43	29.61	28.20	54.99	50.76	46.53	43.71	73.32	67.68	60.63	57.81
25-29	42.03	38.92	35.80	32.69	65.38	60.71	54.48	52.93	87.17	79.39	71.61	68.49
30-34	57.25	53.30	47.38	45.40	90.80	82.91	75.01	71.06	118.44	108.57	98.70	92.78
35-39	72.38	67.71	60.71	58.37	114.41	105.07	95.73	91.06	151.77	137.76	126.09	119.08
40-44	88.21	80.43	72.64	70.05	137.50	124.53	114.15	108.96	179.01	166.04	150.48	142.69
45	92.04	83.92	78.51	73.09	146.19	132.65	121.82	113.70	192.21	175.97	159.72	151.60
46	92.81	87.35	79.16	73.70	147.41	133.76	122.84	114.65	193.81	180.16	163.79	155.60
47	95.94	87.71	79.49	74.01	148.02	134.31	123.35	117.86	197.35	180.91	164.46	156.24
48	96.73	88.44	80.14	77.38	149.23	135.42	124.36	118.83	201.74	185.16	168.58	160.29
49	97.91	89.52	81.13	78.33	151.06	137.07	125.88	120.29	204.21	187.43	170.64	162.25
50	98.70	90.24	81.78	78.96	152.28	138.18	126.90	121.26	208.68	191.76	174.84	166.38
51	101.93	93.43	84.94	79.28	158.55	144.40	130.24	124.58	212.35	195.36	178.37	167.05
52	102.74	94.18	85.62	82.76	162.67	148.40	136.98	128.42	216.89	199.77	179.79	171.23
53	106.43	97.80	89.17	83.42	169.71	155.33	140.94	135.19	221.48	201.35	184.09	175.46
54	109.73	101.07	89.52	86.63	176.15	158.82	144.38	138.61	225.24	205.03	187.70	179.04
55	110.59	101.86	93.13	87.31	180.43	165.88	151.33	142.60	229.91	209.54	192.08	180.43
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 et al

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
96 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	39.48	36.66	32.43	31.02	62.04	56.40	50.76	49.35	81.78	74.73	67.68	64.86
25-29	46.70	43.59	38.92	37.36	73.16	66.94	60.71	57.60	96.51	88.73	80.95	76.28
30-34	63.17	59.22	53.30	51.32	100.67	90.80	82.91	78.96	132.26	120.41	110.54	104.62
35-39	81.72	74.72	67.71	65.38	126.09	116.75	105.07	100.40	168.12	154.11	140.10	133.09
40-44	95.99	88.21	80.43	77.83	150.48	140.10	127.13	119.34	199.77	184.20	166.04	158.26
45	102.87	94.75	86.63	81.22	162.43	148.90	135.36	127.24	213.87	194.92	175.97	167.85
46	103.73	95.54	87.35	81.89	163.79	150.14	136.49	128.30	215.65	199.27	180.16	171.97
47	104.16	95.94	87.71	82.23	164.46	150.76	137.05	128.83	219.28	200.10	183.65	172.69
48	107.78	96.73	88.44	85.67	165.82	152.00	138.18	129.89	223.85	204.51	185.16	176.87
49	109.10	97.91	89.52	86.72	167.85	153.86	139.87	131.48	229.39	209.81	190.23	181.83
50	109.98	101.52	90.24	87.42	169.20	155.10	141.00	132.54	231.24	211.50	194.58	183.30
51	113.25	101.93	93.43	87.77	175.54	161.38	144.40	138.73	235.00	215.18	195.36	186.86
52	114.15	105.59	97.03	91.32	179.79	165.52	151.25	142.69	239.72	219.75	199.77	191.21
53	117.93	109.30	97.80	94.92	186.97	172.58	155.33	149.57	244.49	224.36	204.22	192.72
54	121.28	109.73	101.07	95.29	193.47	179.04	161.71	153.05	248.34	228.13	207.91	196.36
55	125.14	113.50	101.86	98.95	200.81	183.35	165.88	160.06	253.19	232.82	212.45	200.81
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 et al

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
120 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	42.30	38.07	35.25	33.84	66.27	60.63	54.99	52.17	87.42	80.37	71.91	69.09
25-29	49.81	46.70	42.03	40.47	77.83	71.61	65.38	62.27	102.74	94.96	85.62	82.50
30-34	69.09	63.17	57.25	53.30	106.60	98.70	88.83	84.88	140.15	128.31	116.47	110.54
35-39	86.39	79.39	72.38	70.05	135.43	123.75	112.08	107.41	179.79	163.45	149.44	142.43
40-44	103.78	95.99	85.62	83.02	163.45	147.88	134.91	129.72	212.74	197.17	179.01	168.64
45	111.00	100.17	92.04	86.63	173.26	157.02	143.48	135.36	227.40	208.45	189.50	181.38
46	111.92	101.00	92.81	87.35	174.70	158.33	144.68	139.22	232.03	212.92	193.81	182.89
47	112.38	104.16	93.20	87.71	175.43	161.72	145.28	139.79	235.73	216.54	194.61	186.39
48	113.31	105.02	93.96	91.20	176.87	163.05	146.47	140.94	237.67	218.32	198.98	187.92
49	114.70	106.30	95.11	92.32	179.04	165.05	148.26	142.67	243.38	223.80	204.21	193.02
50	118.44	107.16	98.70	93.06	180.48	166.38	149.46	143.82	248.16	228.42	205.86	197.40
51	118.91	110.42	99.09	96.26	186.86	169.88	155.72	147.23	251.98	232.16	209.51	201.02
52	122.72	114.15	102.74	97.03	194.06	176.94	162.67	154.11	256.85	236.87	214.04	202.62
53	126.56	115.06	106.43	100.67	201.35	184.09	166.83	158.20	261.75	241.62	218.61	207.10
54	129.95	118.39	106.84	101.07	207.91	190.59	173.26	164.60	265.67	245.45	222.35	210.80
55	133.87	122.23	110.59	104.77	215.36	197.90	180.43	168.79	270.65	250.28	227.00	215.36
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 et al

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
Unlimited

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	47.94	43.71	39.48	38.07	73.32	67.68	62.04	57.81	97.29	88.83	81.78	77.55
25-29	56.04	51.37	46.70	45.14	87.17	80.95	73.16	70.05	115.19	105.85	96.51	91.84
30-34	76.99	71.06	63.17	61.19	120.41	108.57	98.70	94.75	157.92	144.10	132.26	124.36
35-39	98.07	88.73	81.72	77.05	151.77	140.10	126.09	121.42	200.81	184.46	168.12	158.78
40-44	116.75	106.37	95.99	90.80	181.61	166.04	150.48	142.69	238.68	220.52	199.77	189.39
45	124.53	113.70	102.87	97.46	192.21	175.97	162.43	154.31	254.48	232.82	211.16	203.04
46	125.57	114.65	103.73	98.27	193.81	180.16	163.79	155.60	259.33	237.49	215.65	204.73
47	126.09	115.12	104.16	98.68	194.61	180.91	164.46	156.24	263.14	241.21	219.28	208.32
48	127.13	116.07	105.02	102.25	196.22	182.40	165.82	157.53	268.07	245.96	223.85	212.80
49	128.68	117.49	109.10	103.51	201.42	184.63	167.85	159.45	274.15	251.77	226.59	215.40
50	129.72	121.26	109.98	104.34	203.04	186.12	169.20	160.74	279.18	253.80	231.24	219.96
51	133.07	121.75	110.42	107.59	209.51	192.53	172.71	164.21	283.13	260.48	235.00	223.67
52	136.98	125.57	114.15	108.45	216.89	199.77	179.79	171.23	288.24	265.41	239.72	228.31
53	140.94	129.44	117.93	112.18	224.36	207.10	186.97	178.34	293.39	270.38	244.49	232.99
54	144.38	132.83	121.28	115.51	231.01	213.69	193.47	184.81	297.43	274.33	248.34	236.79
55	148.42	136.78	125.14	116.41	241.55	221.18	200.81	189.17	305.58	279.38	253.19	241.55
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix A

Genworth Life Insurance Company

Form: 7044 et al

Nonforfeiture

Age	Factor
18-24	30%
25-29	30%
30-34	30%
35-39	30%
40-44	30%
45	30%
46	30%
47	30%
48	30%
49	30%
50	30%
51	30%
52	30%
53	30%
54	30%
55	30%
56	30%
57	30%
58	30%
59	30%
60	30%
61	30%
62	30%
63	30%
64	30%
65	30%
66	29%
67	28%
68	27%
69	26%
70	25%
71	24%
72	23%
73	22%
74	21%
75	20%
76	19%
77	18%
78	17%
79	16%
80	15%
81	15%
82	15%
83	15%
84	15%
85	15%
86	15%
87	15%
88	15%
89	15%
90	15%
91	15%
92	15%
93	15%
94	15%

Apply nonforfeiture factors, above, to base rates for calculation of nonforfeiture rider rates.

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Individual
24 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	18.16	16.86	15.57	14.27	28.54	25.94	23.35	22.06	38.92	35.03	32.43	31.13
25-29	19.46	18.16	16.86	15.57	31.13	28.54	25.94	24.64	41.52	37.62	35.03	32.43
30-34	20.76	19.46	18.16	16.86	33.73	29.83	27.24	25.94	44.10	41.52	37.62	35.03
35-39	23.35	20.76	19.46	18.16	35.03	32.43	29.83	28.54	48.00	44.10	40.22	37.62
40-44	24.64	22.06	20.76	19.46	38.92	35.03	32.43	29.83	51.89	48.00	42.80	41.52
45	24.64	23.35	20.76	19.46	38.92	36.32	32.43	31.13	53.19	48.00	44.10	41.52
46	25.94	23.35	20.76	19.46	38.92	36.32	32.43	31.13	53.19	49.29	44.10	42.80
47	25.94	23.35	20.76	20.76	38.92	36.32	32.43	31.13	54.49	49.29	45.40	42.80
48	25.94	23.35	22.06	20.76	40.22	36.32	32.43	31.13	54.49	50.59	45.40	42.80
49	25.94	24.64	22.06	20.76	40.22	36.32	33.73	31.13	55.78	50.59	46.70	44.10
50	27.24	24.64	22.06	20.76	40.22	36.32	33.73	31.13	55.78	51.89	46.70	44.10
51	27.24	24.64	22.06	20.76	40.22	37.62	33.73	32.43	57.07	51.89	48.00	45.40
52	27.24	24.64	23.35	22.06	41.52	37.62	33.73	32.43	58.37	53.19	48.00	46.70
53	27.24	25.94	23.35	22.06	41.52	37.62	35.03	32.43	59.67	54.49	49.29	46.70
54	28.54	25.94	23.35	22.06	42.80	38.92	35.03	33.73	60.97	55.78	50.59	48.00
55	28.54	25.94	23.35	22.06	42.80	38.92	35.03	33.73	62.26	57.07	51.89	49.29
56	31.13	28.54	25.94	24.64	46.70	42.80	38.92	36.32	63.56	58.37	53.19	50.59
57	33.73	29.83	27.24	25.94	50.59	46.70	41.52	40.22	66.16	60.97	55.78	53.19
58	35.03	32.43	29.83	28.54	54.49	49.29	45.40	42.80	68.75	63.56	57.07	54.49
59	37.62	35.03	31.13	29.83	58.37	53.19	48.00	45.40	71.35	64.86	59.67	55.78
60	40.22	36.32	33.73	32.43	62.26	57.07	51.89	49.29	73.95	67.46	60.97	58.37
61	44.10	40.22	36.32	35.03	66.16	60.97	55.78	53.19	79.13	72.65	66.16	62.26
62	48.00	44.10	40.22	37.62	71.35	64.86	59.67	55.78	84.32	77.83	71.35	67.46
63	51.89	48.00	42.80	41.52	76.53	70.05	63.56	59.67	90.80	83.02	75.23	71.35
64	55.78	50.59	46.70	44.10	80.43	73.95	67.46	63.56	95.99	88.21	80.43	76.53
65	59.67	54.49	49.29	46.70	85.62	77.83	71.35	67.46	102.48	93.40	85.62	80.43
66	66.16	60.97	55.78	53.19	94.69	86.92	79.13	75.23	111.56	102.48	93.40	88.21
67	73.95	67.46	60.97	58.37	103.78	95.99	86.92	83.02	120.64	110.26	101.18	95.99
68	80.43	73.95	67.46	63.56	114.15	103.78	94.69	89.50	131.02	119.35	108.96	103.78
69	88.21	80.43	72.65	70.05	123.23	112.86	102.48	97.29	140.09	128.42	116.75	110.26
70	94.69	86.92	79.13	75.23	132.32	121.93	110.26	105.08	149.18	137.51	124.53	118.05
71	108.96	99.89	90.80	85.62	150.48	137.51	125.83	119.35	168.64	154.36	141.39	133.61
72	121.93	112.86	102.48	97.29	168.64	154.36	140.09	133.61	188.09	172.52	156.96	149.18
73	136.21	124.53	114.15	107.66	185.50	171.24	155.66	147.88	207.55	190.69	173.82	164.75
74	150.48	137.51	124.53	119.35	203.67	186.79	169.94	160.85	227.01	208.85	189.39	180.31
75	163.45	150.48	136.21	129.72	221.82	203.67	184.21	175.12	246.47	225.71	206.25	195.88
76	188.09	172.52	156.96	149.18	250.36	229.61	208.85	198.47	275.01	252.95	229.61	217.93
77	212.74	194.58	177.72	168.64	277.60	255.55	232.20	220.52	303.54	278.90	252.95	241.28
78	237.38	216.64	197.18	188.09	306.14	281.50	255.55	242.58	332.09	304.84	277.60	263.33
79	262.04	239.98	217.93	207.55	334.67	307.44	278.90	264.63	361.92	330.79	300.96	285.38
80	285.38	262.04	238.68	225.71	363.22	333.39	302.24	287.98	390.46	358.03	324.30	308.73
81	306.14	280.20	254.25	242.58	389.16	356.73	324.30	307.44	417.70	382.67	347.65	330.79
82	328.19	300.96	273.71	260.74	417.70	382.67	347.65	330.79	448.83	411.22	373.59	355.43
83	355.43	325.60	295.76	281.50	451.42	413.80	376.19	356.73	483.85	443.65	403.43	383.97
84	385.27	352.84	320.41	304.84	489.05	448.83	407.32	387.86	525.37	481.26	438.45	416.40
85	420.29	385.27	350.24	332.09	533.15	489.05	444.94	422.89	573.37	525.37	477.37	454.02
86	457.91	418.99	381.37	361.92	581.14	533.15	485.15	460.51	623.96	572.07	520.18	494.24
87	499.42	457.91	415.10	394.35	634.33	581.14	527.97	502.02	681.03	623.96	566.88	538.34
88	543.52	498.12	452.72	430.68	691.40	633.03	575.95	547.42	742.00	679.73	618.77	587.63
89	592.83	543.52	494.24	469.59	753.68	690.12	627.84	596.71	808.15	740.70	673.24	639.52
90	646.00	592.83	538.34	511.09	821.12	752.38	683.63	649.90	880.80	808.15	734.22	697.89
91	704.38	646.00	586.34	557.80	895.07	819.84	745.89	708.27	961.23	880.80	800.38	760.16
92	767.95	703.09	639.52	607.09	975.50	893.77	812.05	771.83	1,046.85	959.93	873.01	828.91
93	836.69	766.65	696.60	662.87	1,062.40	974.20	885.98	841.88	1,141.54	1,046.85	950.84	904.15
94	911.93	835.39	760.16	722.55	1,158.40	1,062.40	965.11	917.13	1,244.01	1,140.24	1,036.46	984.57

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Individual
36 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	24.64	22.06	20.76	19.46	36.32	33.73	31.13	28.54	49.29	45.40	40.22	38.92
25-29	25.94	24.64	22.06	20.76	38.92	36.32	32.43	31.13	53.19	48.00	44.10	41.52
30-34	28.54	25.94	23.35	22.06	42.80	38.92	35.03	33.73	57.07	51.89	46.70	45.40
35-39	31.13	28.54	25.94	24.64	45.40	41.52	37.62	36.32	60.97	55.78	50.59	48.00
40-44	32.43	29.83	27.24	25.94	49.29	45.40	41.52	38.92	64.86	59.67	54.49	51.89
45	33.73	31.13	27.24	25.94	50.59	45.40	41.52	40.22	67.46	60.97	55.78	53.19
46	33.73	31.13	28.54	27.24	50.59	45.40	41.52	40.22	67.46	62.26	57.07	53.19
47	33.73	31.13	28.54	27.24	50.59	46.70	41.52	40.22	68.75	63.56	57.07	54.49
48	33.73	31.13	28.54	27.24	50.59	46.70	41.52	40.22	70.05	63.56	58.37	55.78
49	35.03	31.13	28.54	27.24	50.59	46.70	42.80	40.22	71.35	64.86	59.67	55.78
50	35.03	32.43	28.54	27.24	50.59	46.70	42.80	40.22	72.65	66.16	59.67	57.07
51	35.03	32.43	29.83	28.54	51.89	48.00	42.80	41.52	73.95	67.46	60.97	58.37
52	36.32	32.43	29.83	28.54	53.19	49.29	44.10	41.52	75.23	68.75	62.26	59.67
53	36.32	33.73	31.13	28.54	54.49	50.59	45.40	42.80	75.23	70.05	63.56	59.67
54	37.62	33.73	31.13	29.83	55.78	50.59	46.70	44.10	76.53	70.05	64.86	60.97
55	37.62	35.03	31.13	29.83	57.07	51.89	48.00	45.40	77.83	71.35	64.86	62.26
56	40.22	37.62	33.73	32.43	60.97	55.78	50.59	48.00	81.72	75.23	68.75	64.86
57	42.80	38.92	35.03	33.73	66.16	59.67	54.49	51.89	85.62	79.13	71.35	67.46
58	45.40	41.52	37.62	36.32	70.05	63.56	58.37	55.78	89.50	81.72	75.23	71.35
59	48.00	44.10	38.92	37.62	73.95	67.46	62.26	58.37	93.40	85.62	77.83	73.95
60	49.29	45.40	41.52	38.92	77.83	71.35	64.86	62.26	97.29	89.50	80.43	76.53
61	54.49	50.59	45.40	42.80	85.62	77.83	71.35	67.46	103.78	94.69	86.92	81.72
62	59.67	54.49	49.29	46.70	92.10	84.32	76.53	72.65	110.26	101.18	92.10	86.92
63	63.56	58.37	53.19	50.59	98.59	89.50	81.72	77.83	116.75	107.66	97.29	93.40
64	68.75	63.56	57.07	54.49	105.08	95.99	86.92	83.02	124.53	114.15	103.78	98.59
65	73.95	67.46	60.97	58.37	111.56	102.48	93.40	88.21	131.02	119.35	108.96	103.78
66	83.02	75.23	68.75	64.86	123.23	112.86	103.78	98.59	142.69	131.02	119.35	112.86
67	92.10	84.32	76.53	72.65	136.21	124.53	112.86	107.66	155.66	142.69	129.72	123.23
68	101.18	92.10	84.32	79.13	147.88	136.21	123.23	118.05	168.64	154.36	141.39	133.61
69	108.96	99.89	90.80	86.92	160.85	147.88	133.61	127.12	181.61	166.04	151.78	143.99
70	118.05	108.96	98.59	93.40	172.52	158.26	143.99	137.51	194.58	177.72	162.15	154.36
71	137.51	125.83	114.15	108.96	195.88	180.31	163.45	155.66	220.52	202.37	182.91	173.82
72	155.66	142.69	129.72	123.23	219.22	201.07	182.91	173.82	245.17	225.71	204.95	194.58
73	173.82	159.55	145.29	137.51	242.58	223.12	202.37	191.98	271.11	249.07	225.71	215.34
74	193.28	176.42	160.85	153.07	265.93	243.87	221.82	211.44	297.06	272.41	247.77	234.80
75	211.44	194.58	176.42	167.34	289.27	265.93	241.28	229.61	323.00	295.76	268.53	255.55
76	241.28	221.82	201.07	191.98	326.90	299.66	272.41	259.44	361.92	332.09	300.96	286.68
77	272.41	249.07	227.01	215.34	364.52	334.67	304.84	289.27	400.83	367.10	333.39	317.81
78	302.24	277.60	251.65	239.98	402.13	369.70	335.97	319.11	439.75	403.43	367.10	347.65
79	333.39	304.84	277.60	263.33	439.75	403.43	367.10	348.94	478.66	438.45	399.53	378.79
80	363.22	333.39	302.24	287.98	477.37	438.45	398.25	378.79	517.58	474.78	431.96	409.92
81	389.16	356.73	324.30	307.44	511.09	468.29	426.78	404.73	553.91	508.51	461.81	438.45
82	417.70	382.67	347.65	330.79	550.01	504.61	457.91	435.86	595.41	546.12	496.82	472.18
83	451.42	413.80	376.19	356.73	594.11	544.82	494.24	469.59	643.41	590.23	535.74	509.80
84	489.05	448.83	407.32	387.86	644.71	590.23	537.04	509.80	697.89	639.52	582.44	552.61
85	533.15	489.05	444.94	422.89	701.79	643.41	585.04	556.50	761.46	697.89	634.33	601.90
86	581.14	533.15	485.15	460.51	765.35	701.79	638.23	605.80	830.21	760.16	691.40	656.39
87	634.33	581.14	527.97	502.02	834.10	765.35	695.30	660.27	904.15	828.91	753.68	716.06
88	691.40	633.03	575.95	547.42	909.34	834.10	757.56	719.95	985.87	904.15	821.12	780.92
89	753.68	690.12	627.84	596.71	991.06	908.04	826.32	784.81	1,074.08	984.57	895.07	850.97
90	821.12	752.38	683.63	649.90	1,080.56	991.06	900.25	854.85	1,171.37	1,074.08	975.50	927.50
91	895.07	819.84	745.89	708.27	1,177.85	1,079.28	981.99	932.68	1,276.44	1,170.08	1,063.70	1,010.52
92	975.50	893.77	812.05	771.83	1,284.23	1,176.57	1,070.19	1,015.70	1,391.89	1,275.14	1,159.69	1,101.32
93	1,062.40	974.20	885.98	841.88	1,399.68	1,282.93	1,166.18	1,107.81	1,516.42	1,390.60	1,263.47	1,201.21
94	1,158.40	1,062.40	965.11	917.13	1,525.51	1,398.38	1,271.26	1,207.70	1,652.63	1,515.13	1,377.63	1,308.87

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Individual
48 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	25.94	24.64	22.06	20.76	40.22	37.62	33.73	32.43	54.49	50.59	45.40	44.10
25-29	28.54	25.94	23.35	22.06	44.10	40.22	36.32	35.03	59.67	54.49	49.29	46.70
30-34	31.13	28.54	25.94	24.64	46.70	42.80	38.92	37.62	63.56	58.37	53.19	50.59
35-39	32.43	29.83	27.24	25.94	50.59	46.70	42.80	40.22	68.75	62.26	57.07	54.49
40-44	35.03	32.43	29.83	28.54	54.49	50.59	45.40	42.80	73.95	67.46	60.97	58.37
45	36.32	33.73	29.83	28.54	55.78	50.59	46.70	44.10	75.23	68.75	62.26	59.67
46	36.32	33.73	29.83	28.54	55.78	51.89	46.70	44.10	76.53	70.05	63.56	60.97
47	36.32	33.73	31.13	28.54	57.07	51.89	48.00	45.40	77.83	71.35	64.86	62.26
48	36.32	33.73	31.13	29.83	57.07	53.19	48.00	45.40	79.13	72.65	66.16	63.56
49	37.62	33.73	31.13	29.83	58.37	53.19	48.00	45.40	81.72	73.95	67.46	64.86
50	37.62	33.73	31.13	29.83	58.37	54.49	49.29	46.70	83.02	76.53	68.75	66.16
51	38.92	35.03	32.43	29.83	59.67	54.49	49.29	48.00	84.32	76.53	70.05	66.16
52	38.92	36.32	32.43	31.13	60.97	55.78	50.59	48.00	84.32	77.83	70.05	67.46
53	40.22	37.62	33.73	32.43	62.26	57.07	51.89	49.29	85.62	79.13	71.35	67.46
54	41.52	37.62	35.03	32.43	63.56	58.37	53.19	49.29	86.92	79.13	72.65	68.75
55	42.80	38.92	35.03	33.73	63.56	58.37	53.19	50.59	88.21	80.43	72.65	70.05
56	45.40	41.52	37.62	36.32	68.75	63.56	58.37	54.49	92.10	84.32	76.53	72.65
57	48.00	44.10	40.22	38.92	73.95	68.75	62.26	58.37	95.99	88.21	80.43	76.53
58	51.89	46.70	42.80	40.22	79.13	72.65	66.16	63.56	101.18	92.10	84.32	79.13
59	54.49	49.29	45.40	42.80	85.62	77.83	71.35	67.46	105.08	95.99	86.92	83.02
60	57.07	51.89	48.00	45.40	90.80	83.02	75.23	71.35	108.96	99.89	90.80	86.92
61	62.26	57.07	51.89	49.29	97.29	89.50	81.72	76.53	116.75	107.66	97.29	92.10
62	66.16	60.97	55.78	53.19	103.78	95.99	86.92	83.02	124.53	114.15	103.78	98.59
63	71.35	64.86	59.67	55.78	111.56	102.48	93.40	88.21	132.32	120.64	110.26	103.78
64	76.53	70.05	63.56	59.67	118.05	108.96	98.59	93.40	140.09	128.42	116.75	110.26
65	80.43	73.95	67.46	63.56	125.83	115.45	105.08	99.89	146.58	134.91	121.93	116.75
66	90.80	83.02	76.53	72.65	140.09	128.42	116.75	110.26	162.15	149.18	134.91	128.42
67	101.18	93.40	84.32	80.43	154.36	141.39	128.42	121.93	177.72	162.15	147.88	140.09
68	111.56	102.48	93.40	88.21	168.64	154.36	140.09	133.61	191.98	176.42	160.85	153.07
69	121.93	111.56	102.48	97.29	182.91	167.34	151.78	145.29	207.55	190.69	173.82	164.75
70	132.32	121.93	110.26	105.08	197.18	180.31	164.75	155.66	223.12	204.95	185.50	176.42
71	154.36	141.39	128.42	121.93	223.12	204.95	186.79	176.42	252.95	230.90	210.15	199.77
72	175.12	160.85	146.58	138.81	250.36	229.61	208.85	198.47	281.50	258.14	234.80	223.12
73	197.18	180.31	163.45	155.66	276.30	254.25	230.90	219.22	311.33	285.38	259.44	246.47
74	217.93	199.77	181.61	172.52	303.54	277.60	252.95	239.98	341.16	312.63	284.08	269.81
75	238.68	219.22	199.77	189.39	329.49	302.24	275.01	260.74	371.00	339.87	308.73	293.17
76	278.90	255.55	232.20	220.52	378.79	347.65	315.22	299.66	420.29	385.27	350.24	333.39
77	317.81	290.57	264.63	251.65	428.08	391.76	356.73	338.57	470.88	431.96	393.05	373.59
78	356.73	326.90	297.06	282.79	476.08	437.16	396.95	377.49	521.48	478.66	434.56	412.51
79	395.65	363.22	329.49	313.93	525.37	481.26	437.16	416.40	572.07	524.07	476.08	452.72
80	435.86	399.53	363.22	345.06	574.66	526.67	478.66	454.02	622.66	570.77	518.88	492.94
81	465.69	426.78	387.86	368.40	614.87	562.98	512.39	486.45	665.46	609.68	555.20	526.67
82	500.72	459.21	417.70	396.95	660.27	605.80	550.01	522.77	716.06	656.39	596.71	566.88
83	540.94	495.54	450.13	428.08	713.46	653.79	594.11	564.28	773.13	708.27	644.71	612.28
84	586.34	538.34	489.05	464.39	774.43	709.57	644.71	612.28	839.29	769.24	699.19	664.17
85	639.52	586.34	533.15	505.91	843.18	773.13	703.09	668.06	914.53	837.99	761.46	723.83
86	696.60	639.52	581.14	551.31	919.71	843.18	766.65	727.73	996.25	913.23	830.21	788.69
87	760.16	696.60	633.03	601.90	1,002.73	918.41	835.39	793.89	1,085.76	996.25	905.44	860.04
88	827.61	758.86	690.12	655.09	1,092.25	1,001.44	910.64	865.24	1,184.34	1,085.76	987.17	937.87
89	902.85	827.61	752.38	714.76	1,190.83	1,090.95	992.36	943.07	1,290.71	1,183.05	1,075.38	1,022.19
90	983.27	901.55	819.84	778.32	1,298.50	1,189.54	1,081.86	1,027.39	1,406.16	1,289.41	1,172.67	1,112.99
91	1,072.79	983.27	893.77	848.37	1,415.25	1,297.20	1,179.15	1,119.48	1,533.30	1,404.86	1,277.74	1,214.18
92	1,168.78	1,071.49	974.20	924.90	1,542.37	1,413.95	1,285.53	1,220.67	1,670.79	1,532.00	1,393.19	1,323.14
93	1,273.86	1,167.48	1,062.40	1,009.22	1,681.17	1,541.07	1,400.98	1,330.93	1,821.27	1,669.50	1,517.72	1,442.49
94	1,389.30	1,272.56	1,157.11	1,100.02	1,831.65	1,679.87	1,526.81	1,450.27	1,986.02	1,819.97	1,655.23	1,572.21

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Individual
60 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	31.13	28.54	25.94	24.64	46.70	42.80	38.92	37.62	63.56	58.37	53.19	50.59
25-29	32.43	29.83	27.24	25.94	50.59	46.70	41.52	40.22	67.46	62.26	57.07	53.19
30-34	35.03	32.43	29.83	28.54	54.49	49.29	45.40	42.80	72.65	67.46	60.97	58.37
35-39	37.62	35.03	31.13	29.83	58.37	53.19	48.00	46.70	79.13	72.65	64.86	62.26
40-44	41.52	37.62	33.73	32.43	62.26	57.07	51.89	49.29	84.32	77.83	70.05	67.46
45	41.52	37.62	35.03	32.43	63.56	58.37	53.19	50.59	85.62	79.13	71.35	68.75
46	41.52	38.92	35.03	33.73	63.56	58.37	53.19	50.59	86.92	80.43	72.65	68.75
47	41.52	38.92	35.03	33.73	63.56	58.37	53.19	50.59	88.21	80.43	73.95	70.05
48	42.80	38.92	35.03	33.73	63.56	58.37	53.19	50.59	89.50	81.72	73.95	70.05
49	42.80	38.92	35.03	33.73	63.56	58.37	53.19	50.59	89.50	83.02	75.23	71.35
50	42.80	38.92	35.03	33.73	63.56	58.37	53.19	50.59	90.80	83.02	75.23	71.35
51	44.10	40.22	36.32	35.03	66.16	60.97	54.49	51.89	92.10	84.32	76.53	72.65
52	44.10	41.52	37.62	35.03	67.46	62.26	57.07	53.19	93.40	85.62	77.83	73.95
53	45.40	41.52	37.62	36.32	70.05	63.56	58.37	55.78	94.69	86.92	79.13	75.23
54	46.70	42.80	38.92	36.32	71.35	66.16	59.67	57.07	95.99	88.21	80.43	76.53
55	48.00	44.10	38.92	37.62	73.95	67.46	60.97	58.37	97.29	89.50	80.43	76.53
56	50.59	46.70	42.80	40.22	79.13	72.65	66.16	62.26	102.48	94.69	85.62	81.72
57	54.49	50.59	45.40	44.10	84.32	77.83	71.35	67.46	108.96	99.89	90.80	85.62
58	58.37	54.49	49.29	46.70	90.80	83.02	75.23	71.35	114.15	105.08	94.69	90.80
59	62.26	57.07	51.89	49.29	95.99	88.21	80.43	76.53	120.64	110.26	99.89	94.69
60	66.16	60.97	55.78	53.19	102.48	93.40	85.62	80.43	125.83	115.45	105.08	99.89
61	71.35	66.16	59.67	57.07	108.96	99.89	90.80	86.92	134.91	123.23	112.86	106.38
62	76.53	70.05	63.56	60.97	116.75	107.66	97.29	93.40	143.99	132.32	119.35	114.15
63	81.72	75.23	68.75	64.86	124.53	114.15	103.78	98.59	153.07	140.09	127.12	120.64
64	86.92	80.43	72.65	68.75	132.32	121.93	110.26	105.08	162.15	147.88	134.91	128.42
65	92.10	84.32	76.53	72.65	140.09	128.42	116.75	110.26	171.24	156.96	142.69	134.91
66	105.08	95.99	86.92	83.02	156.96	143.99	131.02	124.53	188.09	172.52	156.96	149.18
67	116.75	106.38	97.29	92.10	173.82	158.26	143.99	137.51	204.95	188.09	171.24	162.15
68	128.42	118.05	106.38	101.18	189.39	173.82	158.26	150.48	221.82	203.67	185.50	176.42
69	140.09	128.42	116.75	110.26	206.25	189.39	172.52	163.45	238.68	219.22	199.77	189.39
70	151.78	138.81	127.12	120.64	223.12	204.95	185.50	176.42	256.84	234.80	214.04	202.37
71	175.12	160.85	146.58	138.81	254.25	232.20	211.44	201.07	287.98	264.63	239.98	228.31
72	198.47	182.91	166.04	156.96	285.38	260.74	237.38	225.71	320.41	294.47	267.23	254.25
73	223.12	203.67	185.50	176.42	316.51	289.27	263.33	250.36	352.84	324.30	294.47	280.20
74	246.47	225.71	204.95	194.58	346.36	317.81	289.27	275.01	385.27	354.13	321.70	304.84
75	269.81	246.47	224.41	212.74	377.49	346.36	315.22	299.66	417.70	382.67	348.94	330.79
76	307.44	281.50	255.55	243.87	426.78	391.76	355.43	338.57	468.29	429.38	390.46	371.00
77	350.24	321.70	291.87	277.60	482.56	442.35	402.13	381.37	524.07	481.26	437.16	415.10
78	391.76	359.33	326.90	310.03	535.74	490.34	446.23	424.19	577.25	529.25	481.26	456.62
79	431.96	395.65	359.33	341.16	583.74	535.74	486.45	461.81	622.66	570.77	518.88	492.94
80	465.69	426.78	387.86	368.40	630.44	578.55	525.37	499.42	673.24	617.47	560.40	533.15
81	498.12	456.62	415.10	394.35	674.54	618.77	561.68	534.45	719.95	660.27	600.60	569.47
82	535.74	491.64	446.23	424.19	725.13	664.17	604.50	574.66	774.43	709.57	644.71	612.28
83	578.55	530.55	482.56	457.91	783.51	717.35	652.49	620.06	835.39	766.65	696.60	661.57
84	627.84	575.95	524.07	496.82	849.67	778.32	708.27	673.24	906.74	831.51	756.26	718.65
85	684.92	627.84	570.77	542.23	926.20	849.67	771.83	732.92	988.47	906.74	823.72	782.21
86	745.89	683.63	621.36	590.23	1,009.22	924.90	841.88	799.08	1,077.98	988.47	897.67	853.55
87	813.35	745.89	678.43	643.41	1,100.02	1,009.22	917.13	871.72	1,175.27	1,076.68	979.39	930.10
88	887.28	813.35	739.40	701.79	1,199.91	1,100.02	1,000.14	949.56	1,280.34	1,173.97	1,066.30	1,013.12
89	966.41	885.98	805.56	765.35	1,307.57	1,198.61	1,089.65	1,035.16	1,395.79	1,279.04	1,163.59	1,105.22
90	1,053.33	965.11	878.21	834.10	1,425.62	1,306.29	1,188.24	1,128.56	1,521.61	1,394.49	1,267.37	1,203.80
91	1,148.02	1,052.03	957.33	909.34	1,552.75	1,424.32	1,294.60	1,229.74	1,657.82	1,520.32	1,381.52	1,312.77
92	1,251.80	1,146.72	1,042.95	991.06	1,692.85	1,551.45	1,411.35	1,340.00	1,807.00	1,656.53	1,506.05	1,430.81
93	1,364.66	1,250.50	1,136.35	1,080.56	1,845.91	1,691.55	1,538.48	1,460.65	1,970.44	1,805.71	1,642.26	1,559.24
94	1,486.59	1,363.36	1,238.83	1,177.85	2,011.96	1,844.62	1,675.99	1,592.96	2,146.87	1,967.86	1,788.84	1,699.33

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Individual
72 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	32.43	29.83	27.24	25.94	50.59	46.70	42.80	40.22	67.46	62.26	55.78	53.19
25-29	35.03	32.43	29.83	27.24	54.49	50.59	45.40	44.10	72.65	66.16	59.67	57.07
30-34	37.62	35.03	31.13	29.83	59.67	54.49	49.29	46.70	77.83	71.35	64.86	60.97
35-39	40.22	37.62	33.73	32.43	63.56	58.37	53.19	50.59	84.32	76.53	70.05	66.16
40-44	44.10	40.22	36.32	35.03	68.75	62.26	57.07	54.49	89.50	83.02	75.23	71.35
45	44.10	40.22	37.62	35.03	70.05	63.56	58.37	54.49	92.10	84.32	76.53	72.65
46	44.10	41.52	37.62	35.03	70.05	63.56	58.37	54.49	92.10	85.62	77.83	73.95
47	45.40	41.52	37.62	35.03	70.05	63.56	58.37	55.78	93.40	85.62	77.83	73.95
48	45.40	41.52	37.62	36.32	70.05	63.56	58.37	55.78	94.69	86.92	79.13	75.23
49	45.40	41.52	37.62	36.32	70.05	63.56	58.37	55.78	94.69	86.92	79.13	75.23
50	45.40	41.52	37.62	36.32	70.05	63.56	58.37	55.78	95.99	88.21	80.43	76.53
51	46.70	42.80	38.92	36.32	72.65	66.16	59.67	57.07	97.29	89.50	81.72	76.53
52	46.70	42.80	38.92	37.62	73.95	67.46	62.26	58.37	98.59	90.80	81.72	77.83
53	48.00	44.10	40.22	37.62	76.53	70.05	63.56	60.97	99.89	90.80	83.02	79.13
54	49.29	45.40	40.22	38.92	79.13	71.35	64.86	62.26	101.18	92.10	84.32	80.43
55	49.29	45.40	41.52	38.92	80.43	73.95	67.46	63.56	102.48	93.40	85.62	80.43
56	53.19	49.29	44.10	42.80	86.92	79.13	72.65	68.75	108.96	99.89	90.80	85.62
57	57.07	53.19	48.00	45.40	93.40	85.62	77.83	73.95	115.45	105.08	95.99	90.80
58	60.97	55.78	50.59	48.00	98.59	90.80	83.02	77.83	121.93	111.56	101.18	95.99
59	64.86	59.67	54.49	51.89	105.08	95.99	88.21	83.02	128.42	118.05	107.66	101.18
60	68.75	63.56	57.07	54.49	111.56	102.48	93.40	88.21	134.91	124.53	112.86	107.66
61	75.23	68.75	62.26	59.67	119.35	108.96	98.59	94.69	145.29	133.61	120.64	115.45
62	81.72	73.95	67.46	64.86	127.12	115.45	105.08	99.89	155.66	142.69	129.72	123.23
63	86.92	80.43	72.65	68.75	133.61	123.23	111.56	106.38	164.75	151.78	137.51	131.02
64	93.40	85.62	77.83	73.95	141.39	129.72	118.05	112.86	175.12	160.85	145.29	138.81
65	99.89	90.80	83.02	79.13	149.18	137.51	124.53	118.05	185.50	169.94	154.36	146.58
66	112.86	103.78	93.40	89.50	167.34	153.07	140.09	132.32	203.67	186.79	169.94	160.85
67	125.83	115.45	103.78	98.59	185.50	169.94	154.36	146.58	221.82	203.67	185.50	176.42
68	137.51	127.12	115.45	108.96	203.67	186.79	169.94	160.85	239.98	220.52	201.07	190.69
69	150.48	138.81	125.83	119.35	221.82	203.67	184.21	175.12	259.44	237.38	215.34	204.95
70	163.45	150.48	136.21	129.72	239.98	219.22	199.77	189.39	277.60	254.25	230.90	219.22
71	189.39	172.52	156.96	149.18	273.71	250.36	228.31	216.64	312.63	286.68	260.74	247.77
72	214.04	195.88	179.01	169.94	307.44	281.50	255.55	242.58	346.36	317.81	289.27	275.01
73	238.68	219.22	199.77	189.39	341.16	312.63	284.08	269.81	381.37	350.24	317.81	302.24
74	264.63	242.58	220.52	208.85	374.89	343.76	312.63	295.76	416.40	381.37	346.36	329.49
75	289.27	265.93	241.28	229.61	408.62	373.59	339.87	323.00	451.42	413.80	376.19	356.73
76	330.79	302.24	275.01	262.04	460.51	422.89	383.97	364.52	504.61	463.11	420.29	399.53
77	376.19	345.06	313.93	298.36	521.48	477.37	434.56	412.51	565.58	518.88	470.88	447.53
78	421.59	386.56	351.54	333.39	578.55	530.55	482.56	457.91	622.66	570.77	518.88	492.94
79	464.39	425.48	386.56	367.10	630.44	577.25	525.37	499.42	671.95	616.17	560.40	531.85
80	500.72	459.21	417.70	396.95	681.03	623.96	566.88	539.64	725.13	665.46	604.50	574.66
81	535.74	491.64	446.23	424.19	729.03	668.06	607.09	577.25	777.02	712.16	647.30	614.87
82	575.95	527.97	479.96	456.62	783.51	717.35	652.49	620.06	834.10	765.35	695.30	660.27
83	622.66	570.77	518.88	492.94	845.78	775.72	704.38	669.36	901.55	826.32	751.08	713.46
84	675.84	618.77	562.98	534.45	917.13	840.58	765.35	726.43	978.09	896.37	814.64	774.43
85	735.52	674.54	613.57	582.44	1,000.14	917.13	834.10	791.29	1,066.30	976.79	888.58	844.48
86	802.96	735.52	668.06	635.63	1,089.65	998.84	908.04	862.64	1,162.29	1,065.00	969.01	919.71
87	874.31	801.67	729.03	692.70	1,188.24	1,089.65	989.76	940.47	1,267.37	1,160.99	1,055.92	1,002.73
88	953.44	874.31	793.89	754.98	1,295.90	1,186.94	1,079.28	1,026.09	1,380.22	1,266.07	1,150.62	1,093.54
89	1,039.06	952.14	865.24	822.42	1,411.35	1,294.60	1,176.57	1,118.19	1,504.75	1,380.22	1,254.40	1,190.83
90	1,132.45	1,037.76	944.36	896.37	1,538.48	1,411.35	1,282.93	1,218.07	1,640.96	1,503.45	1,367.25	1,298.50
91	1,234.94	1,131.16	1,028.68	976.79	1,677.28	1,537.18	1,398.38	1,328.33	1,787.54	1,639.66	1,490.48	1,415.25
92	1,345.20	1,233.64	1,120.78	1,065.00	1,829.05	1,675.99	1,524.21	1,447.68	1,948.40	1,786.25	1,624.10	1,542.37
93	1,467.14	1,343.90	1,221.97	1,160.99	1,992.50	1,826.45	1,660.42	1,577.40	2,124.81	1,947.10	1,770.68	1,682.47
94	1,598.16	1,465.84	1,332.23	1,266.07	2,172.81	1,991.20	1,810.89	1,720.09	2,315.50	2,122.22	1,930.23	1,832.94

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Individual
96 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	36.32	33.73	29.83	28.54	57.07	51.89	46.70	45.40	75.23	68.75	62.26	59.67
25-29	38.92	36.32	32.43	31.13	60.97	55.78	50.59	48.00	80.43	73.95	67.46	63.56
30-34	41.52	38.92	35.03	33.73	66.16	59.67	54.49	51.89	86.92	79.13	72.65	68.75
35-39	45.40	41.52	37.62	36.32	70.05	64.86	58.37	55.78	93.40	85.62	77.83	73.95
40-44	48.00	44.10	40.22	38.92	75.23	70.05	63.56	59.67	99.89	92.10	83.02	79.13
45	49.29	45.40	41.52	38.92	77.83	71.35	64.86	60.97	102.48	93.40	84.32	80.43
46	49.29	45.40	41.52	38.92	77.83	71.35	64.86	60.97	102.48	94.69	85.62	81.72
47	49.29	45.40	41.52	38.92	77.83	71.35	64.86	60.97	103.78	94.69	86.92	81.72
48	50.59	45.40	41.52	40.22	77.83	71.35	64.86	60.97	105.08	95.99	86.92	83.02
49	50.59	45.40	41.52	40.22	77.83	71.35	64.86	60.97	106.38	97.29	88.21	84.32
50	50.59	46.70	41.52	40.22	77.83	71.35	64.86	60.97	106.38	97.29	89.50	84.32
51	51.89	46.70	42.80	40.22	80.43	73.95	66.16	63.56	107.66	98.59	89.50	85.62
52	51.89	48.00	44.10	41.52	81.72	75.23	68.75	64.86	108.96	99.89	90.80	86.92
53	53.19	49.29	44.10	42.80	84.32	77.83	70.05	67.46	110.26	101.18	92.10	86.92
54	54.49	49.29	45.40	42.80	86.92	80.43	72.65	68.75	111.56	102.48	93.40	88.21
55	55.78	50.59	45.40	44.10	89.50	81.72	73.95	71.35	112.86	103.78	94.69	89.50
56	59.67	54.49	49.29	46.70	95.99	88.21	80.43	76.53	120.64	110.26	99.89	95.99
57	63.56	58.37	53.19	50.59	103.78	94.69	85.62	81.72	128.42	116.75	106.38	101.18
58	67.46	62.26	57.07	53.19	110.26	101.18	92.10	86.92	134.91	124.53	112.86	107.66
59	72.65	66.16	59.67	57.07	116.75	107.66	97.29	92.10	142.69	131.02	119.35	112.86
60	76.53	70.05	63.56	60.97	123.23	112.86	102.48	97.29	150.48	137.51	124.53	119.35
61	83.02	76.53	68.75	66.16	132.32	120.64	110.26	105.08	160.85	147.88	134.91	127.12
62	89.50	83.02	75.23	71.35	140.09	128.42	116.75	111.56	172.52	158.26	143.99	136.21
63	97.29	88.21	80.43	76.53	149.18	136.21	124.53	118.05	182.91	168.64	153.07	145.29
64	103.78	94.69	86.92	81.72	156.96	143.99	131.02	124.53	194.58	177.72	162.15	154.36
65	110.26	101.18	92.10	88.21	166.04	151.78	138.81	131.02	204.95	188.09	171.24	162.15
66	124.53	114.15	103.78	98.59	185.50	169.94	154.36	146.58	225.71	207.55	188.09	179.01
67	138.81	127.12	115.45	110.26	206.25	188.09	171.24	163.45	246.47	225.71	204.95	194.58
68	153.07	140.09	127.12	121.93	225.71	207.55	188.09	179.01	267.23	245.17	223.12	211.44
69	167.34	153.07	140.09	132.32	246.47	225.71	204.95	194.58	287.98	263.33	239.98	227.01
70	181.61	166.04	151.78	143.99	265.93	243.87	221.82	210.15	307.44	282.79	256.84	243.87
71	210.15	191.98	175.12	166.04	303.54	277.60	252.95	239.98	346.36	317.81	289.27	273.71
72	237.38	217.93	198.47	188.09	341.16	312.63	284.08	269.81	385.27	352.84	320.41	304.84
73	265.93	243.87	221.82	210.15	378.79	346.36	315.22	299.66	424.19	387.86	352.84	335.97
74	293.17	268.53	245.17	232.20	415.10	381.37	346.36	329.49	461.81	424.19	385.27	365.82
75	321.70	294.47	268.53	254.25	452.72	415.10	377.49	358.03	500.72	459.21	417.70	396.95
76	367.10	335.97	304.84	290.57	512.39	469.59	426.78	404.73	560.40	513.69	466.99	443.65
77	417.70	382.67	347.65	330.79	578.55	530.55	482.56	457.91	627.84	575.95	522.77	496.82
78	468.29	429.38	390.46	371.00	642.11	588.93	534.45	508.51	691.40	633.03	575.95	547.42
79	514.99	472.18	429.38	407.32	699.19	642.11	583.74	553.91	745.89	683.63	621.36	590.23
80	556.50	509.80	463.11	439.75	756.26	692.70	630.44	598.01	805.56	738.10	671.95	638.23
81	595.41	544.82	495.54	470.88	808.15	740.70	674.54	640.81	862.64	789.99	718.65	682.33
82	639.52	586.34	533.15	505.91	869.12	796.48	723.83	688.82	926.20	849.67	771.83	734.22
83	690.12	633.03	575.95	546.12	939.17	860.04	782.21	743.29	1,001.44	917.13	834.10	792.59
84	749.78	687.52	623.96	592.83	1,018.30	933.98	848.37	806.86	1,085.76	994.96	905.44	860.04
85	817.24	748.49	681.03	646.00	1,110.41	1,018.30	924.90	879.50	1,184.34	1,084.46	985.87	936.58
86	889.88	815.94	742.00	704.38	1,210.28	1,109.11	1,009.22	958.63	1,290.71	1,183.05	1,075.38	1,020.90
87	970.30	889.88	808.15	767.95	1,319.26	1,209.00	1,100.02	1,044.25	1,406.16	1,289.41	1,171.37	1,112.99
88	1,057.22	969.01	880.80	837.99	1,438.59	1,317.96	1,198.61	1,138.94	1,533.30	1,404.86	1,277.74	1,214.18
89	1,153.21	1,057.22	961.23	913.23	1,567.01	1,437.29	1,306.29	1,241.43	1,670.79	1,532.00	1,391.89	1,323.14
90	1,256.98	1,151.91	1,046.85	994.96	1,708.42	1,565.73	1,424.32	1,352.98	1,821.27	1,669.50	1,517.72	1,442.49
91	1,369.85	1,255.69	1,141.54	1,084.46	1,862.78	1,707.12	1,551.45	1,474.92	1,984.72	1,819.97	1,653.93	1,572.21
92	1,493.08	1,368.55	1,244.01	1,181.75	2,030.12	1,860.18	1,691.55	1,607.23	2,163.73	1,983.42	1,803.11	1,713.60
93	1,627.99	1,491.78	1,355.57	1,288.12	2,213.03	2,028.82	1,843.32	1,751.22	2,358.31	2,162.44	1,965.26	1,866.67
94	1,773.28	1,626.69	1,478.81	1,404.86	2,411.49	2,210.43	2,009.36	1,909.48	2,571.06	2,357.02	2,142.98	2,035.30

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Individual
120 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	38.92	35.03	32.43	31.13	60.97	55.78	50.59	48.00	80.43	73.95	66.16	63.56
25-29	41.52	38.92	35.03	33.73	64.86	59.67	54.49	51.89	85.62	79.13	71.35	68.75
30-34	45.40	41.52	37.62	35.03	70.05	64.86	58.37	55.78	92.10	84.32	76.53	72.65
35-39	48.00	44.10	40.22	38.92	75.23	68.75	62.26	59.67	99.89	90.80	83.02	79.13
40-44	51.89	48.00	42.80	41.52	81.72	73.95	67.46	64.86	106.38	98.59	89.50	84.32
45	53.19	48.00	44.10	41.52	83.02	75.23	68.75	64.86	108.96	99.89	90.80	86.92
46	53.19	48.00	44.10	41.52	83.02	75.23	68.75	66.16	110.26	101.18	92.10	86.92
47	53.19	49.29	44.10	41.52	83.02	76.53	68.75	66.16	111.56	102.48	92.10	88.21
48	53.19	49.29	44.10	42.80	83.02	76.53	68.75	66.16	111.56	102.48	93.40	88.21
49	53.19	49.29	44.10	42.80	83.02	76.53	68.75	66.16	112.86	103.78	94.69	89.50
50	54.49	49.29	45.40	42.80	83.02	76.53	68.75	66.16	114.15	105.08	94.69	90.80
51	54.49	50.59	45.40	44.10	85.62	77.83	71.35	67.46	115.45	106.38	95.99	92.10
52	55.78	51.89	46.70	44.10	88.21	80.43	73.95	70.05	116.75	107.66	97.29	92.10
53	57.07	51.89	48.00	45.40	90.80	83.02	75.23	71.35	118.05	108.96	98.59	93.40
54	58.37	53.19	48.00	45.40	93.40	85.62	77.83	73.95	119.35	110.26	99.89	94.69
55	59.67	54.49	49.29	46.70	95.99	88.21	80.43	75.23	120.64	111.56	101.18	95.99
56	63.56	58.37	53.19	50.59	102.48	94.69	85.62	81.72	128.42	118.05	107.66	102.48
57	68.75	62.26	57.07	54.49	110.26	101.18	92.10	86.92	137.51	125.83	114.15	108.96
58	72.65	66.16	60.97	57.07	118.05	107.66	98.59	93.40	145.29	132.32	120.64	114.15
59	76.53	71.35	64.86	60.97	124.53	114.15	103.78	98.59	153.07	140.09	127.12	120.64
60	81.72	75.23	67.46	64.86	132.32	121.93	110.26	105.08	160.85	147.88	133.61	127.12
61	89.50	81.72	73.95	70.05	141.39	129.72	118.05	111.56	172.52	158.26	143.99	136.21
62	95.99	88.21	80.43	76.53	150.48	137.51	125.83	119.35	184.21	168.64	153.07	146.58
63	103.78	94.69	86.92	81.72	159.55	146.58	132.32	125.83	195.88	180.31	163.45	155.66
64	111.56	101.18	92.10	88.21	168.64	154.36	140.09	133.61	207.55	190.69	173.82	164.75
65	118.05	108.96	98.59	93.40	177.72	162.15	147.88	140.09	219.22	201.07	182.91	173.82
66	133.61	121.93	111.56	106.38	198.47	182.91	166.04	156.96	241.28	221.82	201.07	191.98
67	149.18	136.21	124.53	118.05	220.52	202.37	184.21	173.82	263.33	241.28	219.22	208.85
68	163.45	150.48	136.21	129.72	241.28	221.82	201.07	191.98	285.38	262.04	238.68	225.71
69	179.01	164.75	149.18	141.39	263.33	241.28	219.22	208.85	307.44	281.50	256.84	243.87
70	194.58	177.72	162.15	154.36	284.08	260.74	237.38	225.71	329.49	302.24	275.01	260.74
71	224.41	206.25	186.79	177.72	324.30	297.06	271.11	256.84	371.00	339.87	308.73	293.17
72	254.25	233.50	211.44	201.07	364.52	334.67	303.54	289.27	412.51	377.49	343.76	325.60
73	284.08	260.74	237.38	224.41	404.73	371.00	337.27	320.41	452.72	415.10	377.49	359.33
74	313.93	287.98	262.04	249.07	444.94	407.32	371.00	351.54	494.24	452.72	412.51	391.76
75	343.76	315.22	286.68	272.41	485.15	444.94	403.43	383.97	535.74	491.64	446.23	424.19
76	391.76	359.33	326.90	310.03	547.42	502.02	456.62	433.26	600.60	550.01	499.42	474.78
77	447.53	409.92	372.30	354.13	618.77	566.88	516.28	490.34	671.95	616.17	560.40	531.85
78	500.72	459.21	417.70	396.95	687.52	630.44	572.07	543.52	739.40	677.14	616.17	585.04
79	551.31	504.61	459.21	435.86	748.49	686.22	623.96	592.83	797.78	731.62	665.46	631.74
80	595.41	544.82	495.54	470.88	808.15	742.00	674.54	640.81	862.64	789.99	718.65	682.33
81	636.93	583.74	530.55	503.31	865.24	793.89	721.25	684.92	922.31	845.78	769.24	730.32
82	683.63	627.84	570.77	542.23	930.10	852.27	775.72	736.81	991.06	909.34	826.32	784.81
83	739.40	677.14	616.17	585.04	1,005.33	921.01	836.69	795.18	1,071.49	981.99	892.47	848.37
84	801.67	735.52	668.06	634.33	1,089.65	998.84	908.04	862.64	1,162.29	1,065.00	969.01	919.71
85	874.31	801.67	727.73	691.40	1,188.24	1,089.65	989.76	940.47	1,266.07	1,160.99	1,055.92	1,002.73
86	952.14	873.01	793.89	753.68	1,294.60	1,186.94	1,079.28	1,024.79	1,380.22	1,266.07	1,150.62	1,093.54
87	1,037.76	952.14	865.24	822.42	1,411.35	1,294.60	1,176.57	1,118.19	1,504.75	1,378.92	1,254.40	1,190.83
88	1,132.45	1,037.76	943.07	896.37	1,538.48	1,410.06	1,282.93	1,218.07	1,640.96	1,503.45	1,367.25	1,298.50
89	1,233.64	1,131.16	1,028.68	976.79	1,677.28	1,537.18	1,398.38	1,328.33	1,787.54	1,638.36	1,490.48	1,415.25
90	1,345.20	1,232.34	1,120.78	1,065.00	1,827.75	1,675.99	1,524.21	1,447.68	1,948.40	1,786.25	1,624.10	1,542.37
91	1,465.84	1,343.90	1,221.97	1,160.99	1,992.50	1,826.45	1,660.42	1,577.40	2,124.81	1,947.10	1,770.68	1,681.17
92	1,598.16	1,464.54	1,330.93	1,264.77	2,172.81	1,991.20	1,809.59	1,720.09	2,315.50	2,122.22	1,930.23	1,832.94
93	1,740.85	1,596.86	1,451.56	1,378.92	2,367.39	2,170.21	1,973.04	1,874.45	2,524.35	2,314.20	2,102.76	1,997.69
94	1,897.80	1,739.55	1,581.28	1,502.15	2,580.13	2,366.09	2,150.75	2,043.09	2,751.36	2,521.75	2,292.16	2,178.00

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Individual
Unlimited

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	44.10	40.22	36.32	35.03	67.46	62.26	57.07	53.19	89.50	81.72	75.23	71.35
25-29	46.70	42.80	38.92	37.62	72.65	67.46	60.97	58.37	95.99	88.21	80.43	76.53
30-34	50.59	46.70	41.52	40.22	79.13	71.35	64.86	62.26	103.78	94.69	86.92	81.72
35-39	54.49	49.29	45.40	42.80	84.32	77.83	70.05	67.46	111.56	102.48	93.40	88.21
40-44	58.37	53.19	48.00	45.40	90.80	83.02	75.23	71.35	119.35	110.26	99.89	94.69
45	59.67	54.49	49.29	46.70	92.10	84.32	77.83	73.95	121.93	111.56	101.18	97.29
46	59.67	54.49	49.29	46.70	92.10	85.62	77.83	73.95	123.23	112.86	102.48	97.29
47	59.67	54.49	49.29	46.70	92.10	85.62	77.83	73.95	124.53	114.15	103.78	98.59
48	59.67	54.49	49.29	48.00	92.10	85.62	77.83	73.95	125.83	115.45	105.08	99.89
49	59.67	54.49	50.59	48.00	93.40	85.62	77.83	73.95	127.12	116.75	105.08	99.89
50	59.67	55.78	50.59	48.00	93.40	85.62	77.83	73.95	128.42	116.75	106.38	101.18
51	60.97	55.78	50.59	49.29	95.99	88.21	79.13	75.23	129.72	119.35	107.66	102.48
52	62.26	57.07	51.89	49.29	98.59	90.80	81.72	77.83	131.02	120.64	108.96	103.78
53	63.56	58.37	53.19	50.59	101.18	93.40	84.32	80.43	132.32	121.93	110.26	105.08
54	64.86	59.67	54.49	51.89	103.78	95.99	86.92	83.02	133.61	123.23	111.56	106.38
55	66.16	60.97	55.78	51.89	107.66	98.59	89.50	84.32	136.21	124.53	112.86	107.66
56	71.35	64.86	59.67	55.78	115.45	106.38	95.99	90.80	143.99	132.32	120.64	114.15
57	76.53	70.05	63.56	60.97	123.23	112.86	102.48	97.29	153.07	140.09	128.42	121.93
58	81.72	75.23	67.46	64.86	132.32	120.64	110.26	103.78	162.15	149.18	134.91	128.42
59	86.92	79.13	72.65	68.75	140.09	128.42	116.75	111.56	171.24	156.96	142.69	134.91
60	92.10	84.32	76.53	72.65	147.88	136.21	123.23	118.05	180.31	164.75	150.48	142.69
61	99.89	90.80	83.02	79.13	158.26	145.29	132.32	125.83	193.28	177.72	160.85	153.07
62	107.66	98.59	89.50	85.62	168.64	154.36	140.09	133.61	206.25	189.39	172.52	163.45
63	116.75	106.38	97.29	92.10	179.01	163.45	149.18	141.39	219.22	201.07	182.91	173.82
64	124.53	114.15	103.78	98.59	188.09	172.52	156.96	149.18	233.50	214.04	194.58	184.21
65	132.32	121.93	110.26	105.08	198.47	181.61	166.04	156.96	246.47	225.71	204.95	194.58
66	149.18	137.51	124.53	118.05	223.12	203.67	185.50	176.42	271.11	247.77	225.71	214.04
67	166.04	153.07	138.81	132.32	246.47	225.71	204.95	195.88	295.76	271.11	246.47	233.50
68	184.21	168.64	153.07	145.29	271.11	247.77	225.71	214.04	320.41	293.17	267.23	252.95
69	201.07	184.21	167.34	158.26	294.47	269.81	245.17	233.50	345.06	316.51	286.68	272.41
70	217.93	199.77	181.61	172.52	319.11	291.87	265.93	251.65	369.70	338.57	307.44	291.87
71	251.65	230.90	208.85	198.47	363.22	333.39	303.54	287.98	415.10	381.37	346.36	328.19
72	284.08	260.74	237.38	225.71	408.62	374.89	339.87	323.00	461.81	422.89	383.97	365.82
73	317.81	291.87	264.63	251.65	452.72	415.10	377.49	359.33	507.21	465.69	422.89	402.13
74	351.54	323.00	293.17	278.90	498.12	456.62	415.10	394.35	553.91	507.21	461.81	438.45
75	385.27	352.84	320.41	304.84	542.23	498.12	452.72	429.38	599.31	550.01	499.42	474.78
76	439.75	402.13	365.82	347.65	613.57	561.68	511.09	485.15	671.95	616.17	560.40	531.85
77	500.72	459.21	417.70	396.95	692.70	635.63	577.25	548.71	752.38	690.12	626.54	595.41
78	560.40	513.69	466.99	443.65	769.24	705.67	640.81	609.68	827.61	758.86	690.12	655.09
79	616.17	565.58	513.69	487.75	839.29	769.24	699.19	664.17	893.77	819.84	744.59	708.27
80	666.76	610.98	555.20	527.97	905.44	830.21	754.98	717.35	965.11	884.70	804.26	764.05
81	712.16	653.79	594.11	564.28	969.01	888.58	808.15	766.65	1,032.57	946.96	861.34	818.54
82	766.65	701.79	638.23	607.09	1,041.65	954.74	867.82	825.02	1,110.41	1,018.30	924.90	879.50
83	827.61	758.86	690.12	655.09	1,124.68	1,031.27	937.87	891.18	1,199.91	1,100.02	1,000.14	949.56
84	897.67	822.42	748.49	710.86	1,220.67	1,119.48	1,017.00	966.41	1,301.09	1,193.42	1,084.46	1,029.97
85	978.09	897.67	815.94	774.43	1,330.93	1,219.37	1,109.11	1,053.33	1,419.13	1,299.80	1,181.75	1,123.38
86	1,066.30	978.09	888.58	844.48	1,450.27	1,329.63	1,209.00	1,148.02	1,546.27	1,417.84	1,288.12	1,224.55
87	1,162.29	1,066.30	969.01	921.01	1,581.28	1,448.98	1,317.96	1,251.80	1,685.06	1,544.97	1,404.86	1,334.82
88	1,267.37	1,162.29	1,055.92	1,002.73	1,722.68	1,579.99	1,436.01	1,364.66	1,836.84	1,683.76	1,530.70	1,454.16
89	1,381.52	1,266.07	1,150.62	1,093.54	1,878.34	1,721.39	1,565.73	1,486.59	2,002.87	1,835.54	1,668.20	1,585.18
90	1,506.05	1,380.22	1,254.40	1,192.12	2,046.98	1,877.05	1,705.82	1,621.50	2,183.18	2,000.29	1,818.68	1,727.88
91	1,640.96	1,504.75	1,367.25	1,299.80	2,231.18	2,045.69	1,860.18	1,766.79	2,379.06	2,180.60	1,982.12	1,883.54
92	1,788.84	1,639.66	1,490.48	1,416.55	2,432.25	2,229.88	2,027.52	1,926.34	2,593.10	2,376.48	2,161.14	2,053.46
93	1,949.69	1,787.54	1,625.39	1,543.67	2,651.47	2,430.95	2,209.13	2,098.87	2,826.60	2,590.51	2,355.72	2,237.67
94	2,126.11	1,948.40	1,770.68	1,682.47	2,890.16	2,648.89	2,408.91	2,288.26	3,080.85	2,824.01	2,567.16	2,438.74

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Shared
48 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	12.97	12.97	11.67	10.37	20.76	19.46	18.16	16.86	28.54	25.94	23.35	22.06
25-29	14.27	12.97	11.67	11.67	23.35	20.76	19.46	18.16	31.13	28.54	25.94	24.64
30-34	15.57	14.27	12.97	12.97	24.64	22.06	20.76	19.46	32.43	29.83	27.24	25.94
35-39	16.86	15.57	14.27	12.97	25.94	24.64	22.06	20.76	35.03	32.43	29.83	28.54
40-44	18.16	16.86	15.57	14.27	28.54	25.94	23.35	22.06	37.62	35.03	32.43	29.83
45	18.16	16.86	15.57	14.27	28.54	25.94	23.35	23.35	38.92	36.32	32.43	31.13
46	18.16	16.86	15.57	14.27	28.54	25.94	24.64	23.35	38.92	36.32	32.43	31.13
47	19.46	16.86	15.57	15.57	28.54	27.24	24.64	23.35	40.22	36.32	33.73	31.13
48	19.46	18.16	15.57	15.57	29.83	27.24	24.64	23.35	40.22	37.62	33.73	32.43
49	19.46	18.16	15.57	15.57	29.83	27.24	24.64	23.35	41.52	37.62	33.73	32.43
50	19.46	18.16	16.86	15.57	29.83	27.24	24.64	23.35	41.52	37.62	35.03	32.43
51	19.46	18.16	16.86	15.57	29.83	27.24	24.64	23.35	42.80	38.92	35.03	33.73
52	20.76	18.16	16.86	15.57	29.83	27.24	25.94	24.64	42.80	38.92	36.32	33.73
53	20.76	18.16	16.86	15.57	31.13	28.54	25.94	24.64	44.10	40.22	36.32	35.03
54	20.76	19.46	16.86	16.86	31.13	28.54	25.94	24.64	44.10	41.52	37.62	35.03
55	20.76	19.46	16.86	16.86	31.13	28.54	25.94	24.64	45.40	41.52	37.62	36.32
56	23.35	20.76	19.46	18.16	33.73	31.13	28.54	27.24	46.70	42.80	38.92	37.62
57	24.64	22.06	20.76	19.46	37.62	33.73	31.13	29.83	49.29	45.40	40.22	38.92
58	25.94	24.64	22.06	20.76	40.22	36.32	33.73	31.13	50.59	46.70	42.80	40.22
59	28.54	25.94	23.35	22.06	42.80	38.92	35.03	33.73	53.19	48.00	44.10	41.52
60	29.83	27.24	24.64	23.35	45.40	41.52	37.62	36.32	54.49	49.29	45.40	42.80
61	32.43	29.83	27.24	25.94	49.29	45.40	40.22	38.92	58.37	53.19	49.29	46.70
62	35.03	32.43	29.83	28.54	51.89	48.00	44.10	41.52	62.26	57.07	51.89	49.29
63	37.62	35.03	31.13	29.83	55.78	51.89	46.70	44.10	67.46	60.97	55.78	53.19
64	41.52	37.62	33.73	32.43	59.67	54.49	49.29	46.70	71.35	64.86	59.67	55.78
65	44.10	40.22	36.32	35.03	63.56	58.37	51.89	49.29	75.23	68.75	62.26	59.67
66	49.29	45.40	40.22	38.92	70.05	63.56	58.37	55.78	81.72	75.23	68.75	64.86
67	54.49	49.29	45.40	42.80	76.53	70.05	63.56	60.97	89.50	81.72	73.95	70.05
68	59.67	54.49	49.29	46.70	84.32	76.53	70.05	66.16	95.99	88.21	80.43	76.53
69	64.86	59.67	54.49	51.89	90.80	83.02	75.23	72.65	103.78	94.69	85.62	81.72
70	70.05	64.86	58.37	55.78	98.59	89.50	81.72	77.83	110.26	101.18	92.10	86.92
71	80.43	73.95	67.46	63.56	111.56	102.48	92.10	88.21	124.53	114.15	103.78	98.59
72	90.80	83.02	75.23	71.35	124.53	114.15	103.78	98.59	138.81	127.12	115.45	110.26
73	101.18	92.10	84.32	79.13	137.51	125.83	114.15	108.96	153.07	140.09	128.42	121.93
74	110.26	101.18	92.10	88.21	150.48	137.51	125.83	119.35	167.34	154.36	140.09	132.32
75	120.64	110.26	101.18	95.99	163.45	150.48	136.21	129.72	181.61	167.34	151.78	143.99
76	138.81	127.12	115.45	110.26	184.21	168.64	154.36	146.58	203.67	186.79	169.94	160.85
77	156.96	143.99	131.02	124.53	204.95	188.09	171.24	162.15	224.41	206.25	186.79	177.72
78	175.12	160.85	145.29	138.81	225.71	207.55	188.09	179.01	245.17	224.41	204.95	194.58
79	193.28	176.42	160.85	153.07	246.47	227.01	206.25	195.88	267.23	243.87	221.82	211.44
80	211.44	193.28	175.12	167.34	268.53	245.17	223.12	212.74	287.98	263.33	239.98	228.31
81	225.71	206.25	188.09	179.01	286.68	263.33	238.68	227.01	307.44	282.79	256.84	243.87
82	242.58	221.82	202.37	191.98	308.73	282.79	256.84	243.87	330.79	303.54	276.30	262.04
83	262.04	239.98	217.93	207.55	333.39	304.84	277.60	263.33	358.03	328.19	298.36	282.79
84	284.08	260.74	237.38	224.41	360.62	330.79	300.96	285.38	387.86	355.43	323.00	307.44
85	310.03	284.08	258.14	245.17	394.35	360.62	328.19	311.33	422.89	387.86	352.84	334.67
86	337.27	310.03	281.50	267.23	429.38	393.05	358.03	339.87	460.51	422.89	383.97	364.52
87	368.40	337.27	307.44	291.87	468.29	429.38	389.16	369.70	502.02	460.51	418.99	398.25
88	400.83	368.40	334.67	317.81	509.80	466.99	425.48	403.43	547.42	502.02	456.62	433.26
89	437.16	400.83	364.52	346.36	555.20	509.80	463.11	439.75	596.71	547.42	496.82	472.18
90	477.37	437.16	396.95	377.49	605.80	555.20	504.61	479.96	649.90	596.71	542.23	514.99
91	520.18	476.08	433.26	411.22	660.27	605.80	550.01	522.77	709.57	649.90	590.23	561.68
92	566.88	518.88	472.18	448.83	719.95	660.27	599.31	569.47	773.13	708.27	643.41	612.28
93	617.47	565.58	514.99	489.05	784.81	718.65	653.79	621.36	841.88	771.83	701.79	666.76
94	673.24	617.47	560.40	533.15	854.85	783.51	712.16	677.14	918.41	841.88	765.35	726.43

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Shared
72 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	16.86	15.57	14.27	12.97	25.94	23.35	20.76	20.76	33.73	31.13	28.54	27.24
25-29	18.16	16.86	15.57	14.27	27.24	24.64	23.35	22.06	36.32	33.73	31.13	28.54
30-34	19.46	18.16	16.86	15.57	29.83	27.24	24.64	23.35	38.92	36.32	32.43	31.13
35-39	20.76	19.46	18.16	16.86	31.13	28.54	25.94	24.64	42.80	38.92	35.03	33.73
40-44	23.35	20.76	19.46	18.16	33.73	31.13	28.54	27.24	45.40	41.52	37.62	36.32
45	23.35	20.76	19.46	18.16	35.03	32.43	28.54	27.24	46.70	42.80	38.92	36.32
46	23.35	22.06	19.46	18.16	35.03	32.43	28.54	27.24	46.70	42.80	38.92	37.62
47	23.35	22.06	19.46	18.16	35.03	32.43	28.54	27.24	48.00	44.10	40.22	37.62
48	23.35	22.06	19.46	19.46	35.03	32.43	29.83	27.24	49.29	44.10	40.22	38.92
49	24.64	22.06	19.46	19.46	35.03	32.43	29.83	27.24	49.29	45.40	41.52	38.92
50	24.64	22.06	20.76	19.46	35.03	32.43	29.83	28.54	50.59	45.40	41.52	40.22
51	24.64	22.06	20.76	19.46	36.32	33.73	29.83	28.54	50.59	46.70	42.80	40.22
52	24.64	23.35	20.76	19.46	37.62	33.73	31.13	29.83	51.89	48.00	42.80	41.52
53	25.94	23.35	20.76	20.76	37.62	35.03	31.13	29.83	53.19	48.00	44.10	41.52
54	25.94	23.35	22.06	20.76	38.92	35.03	32.43	31.13	53.19	49.29	44.10	42.80
55	25.94	24.64	22.06	20.76	40.22	36.32	32.43	31.13	54.49	50.59	45.40	42.80
56	28.54	25.94	23.35	22.06	42.80	38.92	35.03	33.73	57.07	51.89	48.00	45.40
57	29.83	27.24	24.64	23.35	45.40	41.52	37.62	36.32	59.67	54.49	49.29	46.70
58	31.13	28.54	25.94	24.64	48.00	44.10	40.22	38.92	62.26	57.07	51.89	49.29
59	32.43	29.83	27.24	25.94	51.89	46.70	42.80	40.22	64.86	59.67	54.49	51.89
60	35.03	31.13	28.54	27.24	54.49	50.59	45.40	42.80	67.46	62.26	55.78	53.19
61	37.62	35.03	31.13	29.83	59.67	54.49	49.29	46.70	72.65	66.16	59.67	57.07
62	41.52	37.62	35.03	32.43	63.56	58.37	53.19	50.59	76.53	70.05	63.56	60.97
63	44.10	41.52	37.62	35.03	68.75	62.26	57.07	54.49	81.72	75.23	67.46	64.86
64	48.00	44.10	40.22	37.62	72.65	67.46	60.97	58.37	85.62	79.13	71.35	68.75
65	50.59	46.70	42.80	40.22	77.83	71.35	64.86	60.97	90.80	83.02	75.23	71.35
66	57.07	53.19	48.00	45.40	85.62	79.13	71.35	68.75	99.89	90.80	83.02	79.13
67	63.56	58.37	53.19	50.59	94.69	86.92	79.13	75.23	108.96	99.89	90.80	85.62
68	70.05	63.56	58.37	55.78	103.78	94.69	85.62	81.72	118.05	107.66	98.59	93.40
69	76.53	70.05	63.56	60.97	111.56	102.48	93.40	88.21	125.83	115.45	105.08	99.89
70	83.02	75.23	68.75	64.86	120.64	110.26	99.89	95.99	134.91	124.53	112.86	107.66
71	95.99	86.92	79.13	75.23	136.21	125.83	114.15	107.66	153.07	140.09	127.12	120.64
72	108.96	99.89	90.80	85.62	153.07	140.09	127.12	120.64	171.24	156.96	142.69	134.91
73	121.93	111.56	101.18	95.99	168.64	155.66	141.39	133.61	189.39	172.52	156.96	149.18
74	134.91	123.23	111.56	106.38	185.50	169.94	154.36	146.58	206.25	189.39	172.52	163.45
75	147.88	134.91	123.23	116.75	201.07	185.50	168.64	159.55	224.41	206.25	186.79	177.72
76	168.64	154.36	140.09	133.61	228.31	208.85	189.39	180.31	251.65	230.90	210.15	199.77
77	189.39	173.82	158.26	150.48	254.25	233.50	211.44	201.07	278.90	255.55	232.20	220.52
78	210.15	193.28	175.12	166.04	280.20	256.84	233.50	221.82	306.14	280.20	255.55	242.58
79	232.20	212.74	193.28	182.91	306.14	281.50	255.55	242.58	333.39	306.14	277.60	263.33
80	252.95	232.20	210.15	199.77	332.09	304.84	277.60	263.33	360.62	330.79	300.96	285.38
81	269.81	247.77	225.71	214.04	355.43	326.90	297.06	281.50	385.27	354.13	321.70	304.84
82	290.57	265.93	242.58	229.61	382.67	350.24	319.11	303.54	415.10	380.08	345.06	328.19
83	313.93	287.98	262.04	249.07	413.80	378.79	343.76	326.90	447.53	411.22	373.59	354.13
84	341.16	312.63	284.08	269.81	448.83	411.22	373.59	355.43	486.45	444.94	404.73	385.27
85	371.00	339.87	310.03	294.47	489.05	447.53	407.32	386.56	529.25	485.15	441.05	418.99
86	404.73	371.00	337.27	320.41	533.15	487.75	443.65	421.59	577.25	529.25	481.26	456.62
87	441.05	404.73	367.10	348.94	581.14	531.85	483.85	459.21	629.14	577.25	524.07	498.12
88	481.26	441.05	400.83	380.08	633.03	579.85	527.97	500.72	686.22	629.14	572.07	543.52
89	524.07	479.96	437.16	415.10	690.12	633.03	574.66	546.12	747.19	684.92	622.66	591.53
90	570.77	524.07	476.08	452.72	752.38	688.82	626.54	595.41	814.64	747.19	679.73	644.71
91	622.66	570.77	518.88	492.94	819.84	751.08	683.63	648.60	888.58	814.64	740.70	703.09
92	678.43	622.66	565.58	537.04	893.77	818.54	744.59	706.97	969.01	887.28	806.86	766.65
93	739.40	678.43	616.17	586.34	974.20	892.47	812.05	770.53	1,055.92	967.71	879.50	835.39
94	806.86	739.40	671.95	638.23	1,061.11	972.90	884.70	840.58	1,150.62	1,054.62	958.63	910.64

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Shared
96 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	16.86	15.57	14.27	14.27	27.24	24.64	22.06	20.76	36.32	32.43	29.83	28.54
25-29	18.16	16.86	15.57	14.27	28.54	25.94	23.35	22.06	38.92	35.03	32.43	31.13
30-34	19.46	18.16	16.86	15.57	31.13	28.54	25.94	24.64	41.52	37.62	35.03	32.43
35-39	22.06	19.46	18.16	16.86	33.73	29.83	27.24	25.94	45.40	41.52	37.62	35.03
40-44	23.35	20.76	19.46	18.16	35.03	32.43	29.83	28.54	48.00	44.10	40.22	37.62
45	23.35	22.06	19.46	18.16	36.32	33.73	29.83	28.54	49.29	45.40	41.52	38.92
46	23.35	22.06	19.46	19.46	36.32	33.73	31.13	28.54	50.59	45.40	41.52	40.22
47	23.35	22.06	19.46	19.46	37.62	33.73	31.13	29.83	50.59	46.70	42.80	40.22
48	24.64	22.06	20.76	19.46	37.62	35.03	31.13	29.83	51.89	48.00	44.10	41.52
49	24.64	22.06	20.76	19.46	37.62	35.03	31.13	29.83	53.19	49.29	44.10	41.52
50	24.64	22.06	20.76	19.46	38.92	35.03	32.43	29.83	54.49	49.29	45.40	42.80
51	24.64	23.35	20.76	19.46	38.92	36.32	32.43	31.13	54.49	50.59	45.40	42.80
52	25.94	23.35	22.06	20.76	40.22	36.32	33.73	31.13	55.78	50.59	46.70	44.10
53	25.94	24.64	22.06	20.76	40.22	37.62	33.73	32.43	55.78	51.89	46.70	44.10
54	27.24	24.64	23.35	22.06	41.52	37.62	33.73	32.43	57.07	51.89	46.70	45.40
55	28.54	25.94	23.35	22.06	41.52	38.92	35.03	33.73	57.07	53.19	48.00	45.40
56	29.83	27.24	24.64	23.35	45.40	41.52	37.62	36.32	59.67	55.78	50.59	48.00
57	31.13	28.54	25.94	24.64	49.29	44.10	40.22	38.92	63.56	58.37	51.89	49.29
58	33.73	31.13	28.54	25.94	51.89	48.00	44.10	41.52	66.16	60.97	54.49	51.89
59	35.03	32.43	29.83	28.54	55.78	50.59	46.70	44.10	68.75	62.26	57.07	54.49
60	37.62	33.73	31.13	29.83	58.37	54.49	49.29	46.70	71.35	64.86	59.67	57.07
61	40.22	37.62	33.73	32.43	63.56	58.37	53.19	50.59	76.53	70.05	63.56	60.97
62	42.80	40.22	36.32	35.03	68.75	62.26	57.07	54.49	81.72	73.95	67.46	64.86
63	46.70	42.80	38.92	36.32	72.65	67.46	60.97	58.37	85.62	79.13	71.35	68.75
64	49.29	45.40	41.52	38.92	77.83	71.35	64.86	60.97	90.80	83.02	76.53	72.65
65	53.19	48.00	44.10	41.52	81.72	75.23	68.75	64.86	95.99	88.21	80.43	76.53
66	59.67	54.49	49.29	46.70	92.10	84.32	76.53	72.65	106.38	97.29	88.21	84.32
67	66.16	60.97	55.78	53.19	101.18	92.10	84.32	80.43	115.45	106.38	97.29	92.10
68	72.65	67.46	60.97	58.37	110.26	101.18	92.10	86.92	125.83	115.45	105.08	99.89
69	80.43	73.95	66.16	63.56	119.35	108.96	99.89	94.69	136.21	124.53	112.86	107.66
70	86.92	79.13	72.65	68.75	128.42	118.05	107.66	102.48	145.29	133.61	121.93	115.45
71	101.18	92.10	84.32	80.43	146.58	133.61	121.93	115.45	164.75	151.78	137.51	131.02
72	114.15	105.08	95.99	90.80	163.45	150.48	136.21	129.72	184.21	168.64	153.07	146.58
73	128.42	118.05	107.66	102.48	181.61	166.04	150.48	142.69	203.67	186.79	169.94	160.85
74	142.69	131.02	119.35	112.86	198.47	181.61	164.75	156.96	223.12	204.95	185.50	176.42
75	156.96	143.99	131.02	124.53	215.34	198.47	180.31	171.24	242.58	221.82	202.37	191.98
76	181.61	167.34	151.78	143.99	247.77	227.01	206.25	195.88	275.01	251.65	229.61	217.93
77	207.55	190.69	172.52	164.75	280.20	256.84	233.50	221.82	308.73	282.79	256.84	243.87
78	233.50	214.04	194.58	184.21	311.33	285.38	259.44	246.47	341.16	312.63	284.08	269.81
79	259.44	237.38	215.34	204.95	343.76	315.22	286.68	272.41	373.59	342.46	311.33	295.76
80	284.08	260.74	237.38	225.71	374.89	343.76	312.63	297.06	407.32	373.59	338.57	321.70
81	304.84	278.90	254.25	241.28	402.13	368.40	334.67	317.81	435.86	399.53	363.22	345.06
82	326.90	299.66	272.41	259.44	431.96	395.65	359.33	342.46	468.29	429.38	390.46	371.00
83	354.13	324.30	294.47	280.20	466.99	428.08	389.16	369.70	505.91	463.11	421.59	400.83
84	383.97	351.54	319.11	303.54	505.91	464.39	421.59	400.83	548.71	503.31	456.62	434.56
85	417.70	383.97	348.94	330.79	551.31	505.91	459.21	437.16	598.01	547.42	498.12	473.48
86	455.32	417.70	380.08	360.62	601.90	551.31	500.72	476.08	651.20	598.01	543.52	516.28
87	496.82	455.32	413.80	393.05	655.09	600.60	546.12	518.88	710.86	651.20	591.53	562.98
88	540.94	496.82	451.42	429.38	714.76	655.09	595.41	565.58	774.43	709.57	644.71	613.57
89	590.23	540.94	491.64	466.99	778.32	713.46	648.60	616.17	844.48	773.13	703.09	668.06
90	643.41	590.23	535.74	509.80	848.37	778.32	706.97	671.95	919.71	843.18	766.65	727.73
91	701.79	643.41	585.04	555.20	924.90	848.37	770.53	732.92	1,002.73	919.71	835.39	793.89
92	764.05	700.49	636.93	605.80	1,007.93	924.90	840.58	799.08	1,093.54	1,001.44	910.64	865.24
93	832.81	764.05	694.00	660.27	1,098.73	1,007.93	915.83	870.42	1,190.83	1,092.25	992.36	943.07
94	908.04	832.81	756.26	718.65	1,198.61	1,098.73	998.84	948.26	1,298.50	1,190.83	1,081.86	1,027.39

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Shared
120 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	19.46	18.16	16.86	15.57	29.83	27.24	25.94	24.64	41.52	37.62	33.73	32.43
25-29	20.76	19.46	18.16	16.86	32.43	29.83	27.24	25.94	44.10	40.22	36.32	35.03
30-34	23.35	20.76	19.46	18.16	35.03	32.43	29.83	27.24	46.70	42.80	38.92	37.62
35-39	24.64	22.06	20.76	19.46	37.62	35.03	31.13	29.83	50.59	46.70	42.80	40.22
40-44	25.94	24.64	22.06	20.76	40.22	37.62	33.73	32.43	54.49	50.59	45.40	42.80
45	27.24	24.64	22.06	20.76	41.52	37.62	35.03	32.43	55.78	50.59	46.70	44.10
46	27.24	24.64	22.06	22.06	41.52	37.62	35.03	32.43	57.07	51.89	46.70	44.10
47	27.24	24.64	23.35	22.06	41.52	37.62	35.03	32.43	57.07	51.89	48.00	45.40
48	27.24	24.64	23.35	22.06	41.52	37.62	35.03	32.43	57.07	53.19	48.00	45.40
49	27.24	24.64	23.35	22.06	41.52	37.62	35.03	32.43	58.37	53.19	48.00	46.70
50	27.24	25.94	23.35	22.06	41.52	37.62	35.03	32.43	58.37	54.49	49.29	46.70
51	28.54	25.94	23.35	22.06	42.80	38.92	35.03	33.73	59.67	54.49	49.29	46.70
52	28.54	25.94	24.64	23.35	44.10	40.22	36.32	35.03	60.97	55.78	50.59	48.00
53	29.83	27.24	24.64	23.35	45.40	41.52	37.62	36.32	60.97	55.78	50.59	48.00
54	29.83	27.24	24.64	23.35	46.70	42.80	38.92	36.32	62.26	57.07	51.89	49.29
55	31.13	28.54	25.94	24.64	48.00	44.10	40.22	37.62	63.56	58.37	51.89	49.29
56	33.73	29.83	27.24	25.94	51.89	46.70	42.80	40.22	66.16	60.97	55.78	53.19
57	35.03	32.43	29.83	28.54	54.49	50.59	45.40	44.10	70.05	64.86	58.37	55.78
58	37.62	35.03	31.13	29.83	58.37	54.49	49.29	46.70	73.95	67.46	62.26	58.37
59	40.22	37.62	33.73	32.43	62.26	57.07	51.89	49.29	77.83	71.35	64.86	60.97
60	42.80	38.92	36.32	33.73	66.16	60.97	54.49	51.89	81.72	75.23	67.46	64.86
61	46.70	42.80	38.92	36.32	71.35	64.86	59.67	55.78	86.92	80.43	72.65	68.75
62	49.29	45.40	41.52	38.92	76.53	70.05	63.56	59.67	93.40	85.62	77.83	73.95
63	53.19	49.29	44.10	41.52	80.43	73.95	67.46	63.56	98.59	90.80	83.02	77.83
64	57.07	51.89	46.70	45.40	85.62	79.13	71.35	67.46	105.08	95.99	86.92	83.02
65	59.67	54.49	50.59	48.00	90.80	83.02	75.23	71.35	110.26	101.18	92.10	88.21
66	67.46	62.26	55.78	53.19	101.18	93.40	84.32	80.43	121.93	111.56	101.18	95.99
67	75.23	68.75	62.26	59.67	112.86	102.48	93.40	88.21	132.32	121.93	110.26	105.08
68	83.02	76.53	68.75	66.16	123.23	112.86	102.48	97.29	143.99	132.32	119.35	114.15
69	90.80	83.02	75.23	71.35	133.61	123.23	111.56	106.38	154.36	142.69	129.72	123.23
70	98.59	90.80	81.72	77.83	143.99	132.32	120.64	114.15	166.04	151.78	138.81	131.02
71	114.15	103.78	94.69	89.50	164.75	150.48	137.51	129.72	186.79	171.24	155.66	147.88
72	128.42	118.05	107.66	102.48	184.21	168.64	154.36	146.58	207.55	190.69	173.82	164.75
73	143.99	132.32	120.64	114.15	204.95	188.09	171.24	162.15	229.61	210.15	190.69	181.61
74	159.55	146.58	132.32	125.83	224.41	206.25	186.79	177.72	250.36	229.61	208.85	198.47
75	175.12	159.55	145.29	138.81	245.17	224.41	203.67	193.28	271.11	247.77	225.71	214.04
76	198.47	182.91	166.04	158.26	276.30	254.25	230.90	219.22	303.54	277.60	252.95	239.98
77	227.01	207.55	189.39	180.31	312.63	286.68	260.74	247.77	339.87	311.33	282.79	268.53
78	254.25	233.50	211.44	201.07	347.65	317.81	289.27	275.01	373.59	342.46	311.33	295.76
79	280.20	256.84	233.50	221.82	378.79	346.36	315.22	299.66	403.43	369.70	335.97	319.11
80	302.24	276.30	251.65	238.68	408.62	374.89	339.87	323.00	435.86	399.53	363.22	345.06
81	323.00	295.76	269.81	255.55	437.16	400.83	364.52	346.36	466.99	428.08	389.16	369.70
82	347.65	317.81	289.27	275.01	469.59	430.68	391.76	372.30	502.02	459.21	417.70	396.95
83	374.89	343.76	312.63	297.06	507.21	465.69	422.89	402.13	542.23	496.82	451.42	429.38
84	407.32	373.59	338.57	321.70	550.01	504.61	459.21	435.86	587.63	538.34	490.34	465.69
85	443.65	407.32	369.70	351.54	600.60	550.01	500.72	474.78	640.81	587.63	534.45	507.21
86	483.85	443.65	403.43	382.67	653.79	599.31	544.82	517.58	697.89	639.52	582.44	552.61
87	526.67	482.56	439.75	417.70	713.46	653.79	594.11	564.28	761.46	697.89	634.33	603.20
88	574.66	526.67	478.66	455.32	777.02	712.16	647.30	614.87	830.21	760.16	691.40	656.39
89	626.54	574.66	521.48	495.54	847.07	777.02	705.67	670.66	904.15	828.91	753.68	716.06
90	682.33	625.26	569.47	540.94	923.61	847.07	769.24	731.62	985.87	904.15	821.12	780.92
91	744.59	682.33	620.06	588.93	1,006.63	922.31	839.29	796.48	1,074.08	984.57	895.07	850.97
92	810.75	743.29	675.84	642.11	1,097.43	1,005.33	914.53	869.12	1,171.37	1,074.08	975.50	927.50
93	883.40	810.75	736.81	700.49	1,196.02	1,096.13	996.25	946.96	1,276.44	1,170.08	1,063.70	1,010.52
94	963.82	883.40	802.96	762.75	1,303.69	1,194.72	1,085.76	1,032.57	1,391.89	1,275.14	1,159.69	1,101.32

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Shared
144 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	20.76	19.46	18.16	16.86	33.73	29.83	27.24	25.94	44.10	40.22	36.32	35.03
25-29	23.35	20.76	19.46	18.16	35.03	32.43	29.83	28.54	46.70	42.80	38.92	37.62
30-34	24.64	22.06	20.76	19.46	38.92	35.03	32.43	29.83	50.59	46.70	41.52	40.22
35-39	25.94	24.64	22.06	20.76	41.52	37.62	33.73	32.43	54.49	49.29	45.40	42.80
40-44	28.54	25.94	23.35	22.06	44.10	40.22	36.32	35.03	58.37	53.19	48.00	46.70
45	28.54	25.94	24.64	23.35	45.40	41.52	37.62	35.03	59.67	54.49	49.29	46.70
46	28.54	25.94	24.64	23.35	45.40	41.52	37.62	36.32	59.67	54.49	50.59	48.00
47	28.54	27.24	24.64	23.35	45.40	41.52	37.62	36.32	60.97	55.78	50.59	48.00
48	29.83	27.24	24.64	23.35	45.40	41.52	37.62	36.32	60.97	55.78	50.59	48.00
49	29.83	27.24	24.64	23.35	45.40	41.52	37.62	36.32	62.26	57.07	51.89	49.29
50	29.83	27.24	24.64	23.35	45.40	41.52	37.62	36.32	62.26	57.07	51.89	49.29
51	29.83	27.24	24.64	23.35	46.70	42.80	38.92	37.62	63.56	58.37	53.19	50.59
52	31.13	28.54	25.94	24.64	48.00	44.10	40.22	37.62	63.56	58.37	53.19	50.59
53	31.13	28.54	25.94	24.64	49.29	45.40	41.52	38.92	64.86	59.67	53.19	50.59
54	31.13	28.54	25.94	24.64	50.59	46.70	42.80	40.22	64.86	59.67	54.49	51.89
55	32.43	29.83	27.24	25.94	51.89	48.00	44.10	41.52	66.16	60.97	54.49	51.89
56	35.03	32.43	28.54	27.24	55.78	51.89	46.70	44.10	70.05	64.86	58.37	55.78
57	37.62	33.73	31.13	29.83	59.67	55.78	50.59	48.00	75.23	68.75	62.26	59.67
58	40.22	36.32	32.43	31.13	64.86	58.37	53.19	50.59	79.13	72.65	66.16	62.26
59	41.52	38.92	35.03	33.73	68.75	62.26	57.07	54.49	83.02	76.53	70.05	66.16
60	44.10	41.52	37.62	35.03	72.65	66.16	59.67	57.07	88.21	80.43	72.65	68.75
61	48.00	44.10	40.22	38.92	76.53	71.35	64.86	60.97	94.69	85.62	77.83	73.95
62	53.19	48.00	44.10	41.52	81.72	75.23	68.75	64.86	101.18	92.10	84.32	79.13
63	57.07	51.89	46.70	45.40	86.92	79.13	72.65	68.75	106.38	98.59	89.50	84.32
64	60.97	55.78	50.59	48.00	92.10	84.32	76.53	72.65	112.86	103.78	94.69	89.50
65	64.86	59.67	54.49	50.59	97.29	88.21	80.43	76.53	119.35	110.26	99.89	94.69
66	72.65	67.46	60.97	57.07	108.96	99.89	90.80	85.62	132.32	120.64	110.26	103.78
67	81.72	73.95	67.46	64.86	120.64	110.26	99.89	94.69	143.99	132.32	119.35	114.15
68	89.50	81.72	73.95	71.35	132.32	120.64	110.26	105.08	155.66	142.69	129.72	123.23
69	97.29	89.50	81.72	77.83	143.99	132.32	119.35	114.15	167.34	154.36	140.09	132.32
70	106.38	97.29	88.21	84.32	155.66	142.69	129.72	123.23	180.31	164.75	150.48	142.69
71	121.93	111.56	102.48	97.29	177.72	162.15	147.88	140.09	202.37	185.50	168.64	159.55
72	138.81	127.12	115.45	110.26	198.47	182.91	166.04	156.96	224.41	206.25	186.79	177.72
73	155.66	142.69	129.72	123.23	220.52	202.37	184.21	175.12	247.77	227.01	206.25	195.88
74	171.24	156.96	142.69	136.21	242.58	221.82	202.37	191.98	269.81	247.77	224.41	214.04
75	188.09	172.52	156.96	149.18	264.63	242.58	220.52	208.85	291.87	267.23	243.87	230.90
76	214.04	195.88	179.01	169.94	298.36	273.71	249.07	236.10	326.90	299.66	272.41	259.44
77	243.87	223.12	203.67	193.28	337.27	310.03	281.50	267.23	367.10	335.97	304.84	290.57
78	273.71	250.36	228.31	216.64	374.89	343.76	312.63	297.06	403.43	369.70	335.97	319.11
79	300.96	275.01	250.36	237.38	408.62	374.89	339.87	323.00	435.86	399.53	363.22	345.06
80	324.30	297.06	271.11	256.84	441.05	404.73	367.10	348.94	470.88	430.68	391.76	372.30
81	347.65	317.81	289.27	275.01	472.18	433.26	393.05	373.59	503.31	461.81	418.99	398.25
82	373.59	342.46	311.33	295.76	507.21	465.69	422.89	402.13	540.94	495.54	450.13	428.08
83	403.43	369.70	335.97	319.11	547.42	502.02	456.62	433.26	583.74	535.74	486.45	463.11
84	437.16	400.83	364.52	346.36	594.11	544.82	495.54	470.88	634.33	581.14	527.97	502.02
85	477.37	437.16	396.95	377.49	648.60	594.11	539.64	513.69	691.40	633.03	575.95	547.42
86	520.18	476.08	433.26	411.22	706.97	647.30	588.93	559.10	753.68	690.12	627.84	596.71
87	566.88	518.88	472.18	448.83	770.53	705.67	642.11	609.68	821.12	752.38	683.63	649.90
88	617.47	566.88	514.99	489.05	839.29	769.24	699.19	664.17	895.07	819.84	745.89	708.27
89	673.24	617.47	561.68	533.15	914.53	839.29	762.75	723.83	975.50	893.77	813.35	771.83
90	734.22	673.24	610.98	581.14	997.54	914.53	831.51	789.99	1,062.40	974.20	885.98	841.88
91	800.38	732.92	666.76	633.03	1,087.05	996.25	905.44	860.04	1,158.40	1,062.40	965.11	917.13
92	871.72	799.08	726.43	690.12	1,184.34	1,085.76	987.17	937.87	1,263.47	1,157.11	1,052.03	1,000.14
93	950.84	871.72	792.59	752.38	1,292.01	1,184.34	1,076.68	1,022.19	1,376.33	1,262.17	1,146.72	1,089.65
94	1,036.46	949.56	863.94	819.84	1,407.46	1,290.71	1,172.67	1,114.29	1,500.87	1,375.03	1,250.50	1,188.24

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Shared
192 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	23.35	22.06	19.46	18.16	36.32	33.73	31.13	28.54	48.00	44.10	40.22	38.92
25-29	25.94	23.35	20.76	19.46	38.92	36.32	32.43	31.13	51.89	48.00	42.80	41.52
30-34	27.24	24.64	22.06	22.06	42.80	38.92	35.03	33.73	55.78	51.89	46.70	44.10
35-39	29.83	27.24	24.64	23.35	45.40	41.52	37.62	36.32	59.67	55.78	50.59	48.00
40-44	31.13	28.54	25.94	24.64	49.29	45.40	41.52	38.92	64.86	59.67	54.49	51.89
45	32.43	29.83	27.24	25.94	50.59	45.40	41.52	40.22	66.16	60.97	54.49	51.89
46	32.43	29.83	27.24	25.94	50.59	45.40	41.52	40.22	66.16	60.97	55.78	53.19
47	32.43	29.83	27.24	25.94	50.59	45.40	41.52	40.22	67.46	62.26	55.78	53.19
48	32.43	29.83	27.24	25.94	50.59	45.40	41.52	40.22	67.46	62.26	57.07	53.19
49	32.43	29.83	27.24	25.94	50.59	46.70	41.52	40.22	68.75	62.26	57.07	54.49
50	32.43	29.83	27.24	25.94	50.59	46.70	41.52	40.22	68.75	63.56	57.07	54.49
51	33.73	31.13	27.24	25.94	51.89	48.00	42.80	41.52	70.05	63.56	58.37	55.78
52	33.73	31.13	28.54	27.24	53.19	49.29	44.10	42.80	71.35	64.86	58.37	55.78
53	35.03	31.13	28.54	27.24	54.49	50.59	45.40	44.10	71.35	66.16	59.67	57.07
54	35.03	32.43	29.83	27.24	57.07	51.89	46.70	44.10	72.65	66.16	60.97	57.07
55	36.32	32.43	29.83	28.54	58.37	53.19	48.00	45.40	73.95	67.46	60.97	58.37
56	38.92	35.03	32.43	31.13	62.26	57.07	51.89	49.29	77.83	71.35	64.86	62.26
57	41.52	37.62	35.03	32.43	67.46	60.97	55.78	53.19	83.02	76.53	68.75	66.16
58	44.10	40.22	36.32	35.03	71.35	64.86	59.67	57.07	88.21	80.43	72.65	70.05
59	46.70	42.80	38.92	37.62	75.23	70.05	63.56	59.67	92.10	84.32	76.53	72.65
60	49.29	45.40	41.52	38.92	80.43	73.95	66.16	63.56	97.29	89.50	81.72	76.53
61	54.49	49.29	45.40	42.80	85.62	79.13	71.35	67.46	105.08	95.99	86.92	83.02
62	58.37	53.19	48.00	46.70	90.80	83.02	76.53	72.65	111.56	102.48	93.40	88.21
63	62.26	57.07	51.89	49.29	95.99	88.21	80.43	76.53	119.35	108.96	98.59	94.69
64	67.46	62.26	55.78	53.19	102.48	93.40	85.62	80.43	125.83	115.45	105.08	99.89
65	71.35	66.16	59.67	57.07	107.66	98.59	89.50	85.62	133.61	121.93	111.56	105.08
66	80.43	73.95	67.46	63.56	120.64	110.26	99.89	95.99	146.58	133.61	121.93	115.45
67	89.50	83.02	75.23	71.35	133.61	121.93	111.56	105.08	159.55	146.58	133.61	125.83
68	99.89	90.80	83.02	79.13	146.58	133.61	121.93	115.45	172.52	158.26	143.99	137.51
69	108.96	99.89	90.80	85.62	159.55	146.58	132.32	125.83	186.79	171.24	155.66	147.88
70	118.05	107.66	98.59	93.40	172.52	158.26	143.99	136.21	199.77	182.91	166.04	158.26
71	136.21	124.53	112.86	107.66	197.18	180.31	163.45	155.66	224.41	206.25	186.79	177.72
72	154.36	141.39	128.42	121.93	220.52	202.37	184.21	175.12	249.07	228.31	207.55	197.18
73	172.52	158.26	143.99	136.21	245.17	224.41	203.67	194.58	275.01	251.65	228.31	217.93
74	190.69	173.82	158.26	150.48	269.81	246.47	224.41	212.74	299.66	275.01	249.07	237.38
75	208.85	190.69	173.82	164.75	293.17	268.53	245.17	232.20	324.30	297.06	269.81	256.84
76	237.38	217.93	198.47	188.09	332.09	303.54	276.30	262.04	363.22	333.39	302.24	287.98
77	271.11	247.77	225.71	214.04	374.89	343.76	312.63	297.06	407.32	373.59	338.57	321.70
78	303.54	277.60	252.95	239.98	416.40	381.37	346.36	329.49	447.53	409.92	373.59	354.13
79	333.39	306.14	277.60	264.63	454.02	415.10	377.49	359.33	483.85	443.65	403.43	382.67
80	360.62	330.79	299.66	285.38	490.34	448.83	408.62	387.86	521.48	478.66	434.56	413.80
81	385.27	352.84	321.70	304.84	524.07	479.96	437.16	415.10	559.10	512.39	465.69	442.35
82	413.80	380.08	345.06	328.19	562.98	516.28	469.59	446.23	600.60	550.01	500.72	476.08
83	447.53	409.92	372.30	354.13	608.38	557.80	507.21	481.26	648.60	594.11	540.94	513.69
84	485.15	444.94	404.73	383.97	660.27	604.50	550.01	522.77	703.09	644.71	586.34	556.50
85	529.25	485.15	441.05	418.99	719.95	658.97	599.31	569.47	766.65	703.09	639.52	607.09
86	577.25	529.25	481.26	456.62	784.81	718.65	653.79	621.36	836.69	766.65	696.60	661.57
87	629.14	575.95	524.07	498.12	854.85	783.51	712.16	677.14	911.93	835.39	758.86	721.25
88	684.92	627.84	570.77	542.23	931.39	853.55	777.02	738.10	993.66	910.64	827.61	786.11
89	747.19	684.92	622.66	591.53	1,015.70	931.39	845.78	804.26	1,083.16	992.36	902.85	857.45
90	814.64	745.89	678.43	644.71	1,106.51	1,014.42	922.31	876.91	1,180.45	1,081.86	983.27	933.98
91	887.28	813.35	739.40	703.09	1,206.40	1,106.51	1,005.33	954.74	1,286.83	1,179.15	1,071.49	1,018.30
92	967.71	887.28	806.86	765.35	1,315.36	1,205.10	1,096.13	1,041.65	1,402.28	1,285.53	1,168.78	1,110.41
93	1,054.62	966.41	878.21	835.39	1,433.41	1,314.06	1,194.72	1,135.05	1,528.10	1,400.98	1,273.86	1,210.28
94	1,149.32	1,053.33	957.33	910.64	1,563.13	1,432.11	1,302.39	1,237.53	1,665.60	1,526.81	1,388.00	1,319.26

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Shared
240 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	24.64	23.35	20.76	19.46	38.92	36.32	32.43	31.13	51.89	48.00	42.80	41.52
25-29	27.24	24.64	22.06	22.06	42.80	38.92	35.03	33.73	55.78	50.59	46.70	44.10
30-34	28.54	27.24	24.64	23.35	45.40	41.52	37.62	36.32	59.67	54.49	50.59	48.00
35-39	31.13	28.54	25.94	24.64	49.29	45.40	40.22	38.92	64.86	59.67	53.19	50.59
40-44	33.73	31.13	28.54	27.24	53.19	48.00	44.10	41.52	68.75	63.56	58.37	54.49
45	33.73	31.13	28.54	27.24	53.19	49.29	44.10	42.80	70.05	64.86	58.37	55.78
46	33.73	31.13	28.54	27.24	53.19	49.29	44.10	42.80	71.35	64.86	59.67	57.07
47	35.03	31.13	28.54	27.24	53.19	49.29	44.10	42.80	72.65	66.16	59.67	57.07
48	35.03	31.13	28.54	27.24	53.19	49.29	44.10	42.80	72.65	66.16	60.97	57.07
49	35.03	32.43	28.54	27.24	53.19	49.29	44.10	42.80	73.95	67.46	60.97	58.37
50	35.03	32.43	28.54	27.24	53.19	49.29	45.40	42.80	73.95	67.46	62.26	58.37
51	35.03	32.43	29.83	28.54	55.78	50.59	46.70	44.10	75.23	68.75	62.26	59.67
52	36.32	33.73	29.83	28.54	57.07	51.89	48.00	45.40	75.23	70.05	63.56	59.67
53	36.32	33.73	31.13	29.83	58.37	54.49	49.29	46.70	76.53	70.05	63.56	60.97
54	37.62	35.03	31.13	29.83	60.97	55.78	50.59	48.00	77.83	71.35	64.86	60.97
55	38.92	35.03	32.43	29.83	62.26	57.07	51.89	49.29	77.83	71.35	64.86	62.26
56	41.52	37.62	33.73	32.43	66.16	60.97	55.78	53.19	83.02	76.53	70.05	66.16
57	44.10	40.22	36.32	35.03	71.35	66.16	59.67	57.07	88.21	81.72	73.95	70.05
58	46.70	42.80	38.92	37.62	76.53	70.05	63.56	60.97	93.40	85.62	77.83	73.95
59	50.59	45.40	41.52	40.22	80.43	73.95	67.46	63.56	98.59	90.80	83.02	77.83
60	53.19	48.00	44.10	41.52	85.62	79.13	71.35	67.46	103.78	95.99	86.92	83.02
61	57.07	53.19	48.00	45.40	92.10	84.32	76.53	72.65	111.56	102.48	93.40	88.21
62	62.26	57.07	51.89	49.29	97.29	89.50	81.72	76.53	119.35	108.96	99.89	94.69
63	67.46	60.97	55.78	53.19	103.78	94.69	85.62	81.72	127.12	116.75	106.38	101.18
64	71.35	66.16	59.67	57.07	108.96	99.89	90.80	86.92	134.91	123.23	112.86	106.38
65	76.53	70.05	63.56	60.97	115.45	105.08	95.99	90.80	142.69	131.02	118.05	112.86
66	86.92	79.13	72.65	68.75	128.42	118.05	107.66	102.48	156.96	143.99	131.02	124.53
67	95.99	88.21	80.43	76.53	142.69	131.02	119.35	112.86	171.24	156.96	142.69	134.91
68	106.38	97.29	88.21	84.32	156.96	143.99	131.02	124.53	185.50	169.94	154.36	146.58
69	116.75	106.38	97.29	92.10	169.94	156.96	142.69	134.91	199.77	182.91	166.04	158.26
70	125.83	115.45	105.08	99.89	184.21	168.64	153.07	146.58	214.04	195.88	177.72	168.64
71	145.29	133.61	120.64	115.45	210.15	193.28	175.12	166.04	239.98	220.52	199.77	190.69
72	164.75	150.48	137.51	131.02	236.10	216.64	197.18	186.79	267.23	245.17	223.12	211.44
73	184.21	168.64	153.07	145.29	262.04	239.98	217.93	207.55	293.17	269.81	245.17	232.20
74	203.67	186.79	169.94	160.85	287.98	264.63	239.98	228.31	320.41	293.17	267.23	254.25
75	223.12	204.95	185.50	176.42	313.93	287.98	262.04	249.07	347.65	317.81	289.27	275.01
76	254.25	233.50	211.44	201.07	355.43	325.60	295.76	281.50	389.16	356.73	324.30	307.44
77	289.27	265.93	241.28	229.61	400.83	367.10	334.67	317.81	435.86	399.53	363.22	345.06
78	324.30	297.06	269.81	256.84	444.94	408.62	371.00	352.84	478.66	438.45	399.53	378.79
79	356.73	326.90	297.06	282.79	485.15	444.94	404.73	383.97	517.58	474.78	430.68	409.92
80	385.27	352.84	321.70	304.84	524.07	479.96	437.16	415.10	559.10	512.39	465.69	442.35
81	412.51	377.49	343.76	326.90	560.40	513.69	466.99	443.65	598.01	547.42	498.12	473.48
82	443.65	406.02	369.70	351.54	603.20	552.61	502.02	477.37	642.11	588.93	535.74	508.51
83	478.66	438.45	399.53	378.79	651.20	596.71	542.23	514.99	694.00	635.63	578.55	550.01
84	520.18	476.08	433.26	411.22	706.97	647.30	588.93	559.10	753.68	690.12	627.84	596.71
85	566.88	518.88	472.18	448.83	770.53	705.67	642.11	609.68	821.12	752.38	683.63	649.90
86	617.47	565.58	514.99	489.05	839.29	769.24	699.19	664.17	895.07	819.84	745.89	708.27
87	673.24	616.17	560.40	533.15	914.53	837.99	762.75	723.83	975.50	893.77	812.05	771.83
88	732.92	671.95	610.98	581.14	997.54	914.53	831.51	789.99	1,062.40	974.20	885.98	841.88
89	799.08	732.92	666.76	633.03	1,087.05	996.25	905.44	860.04	1,158.40	1,062.40	965.11	917.13
90	871.72	799.08	726.43	690.12	1,184.34	1,085.76	987.17	937.87	1,263.47	1,157.11	1,052.03	1,000.14
91	949.56	870.42	791.29	752.38	1,290.71	1,184.34	1,076.68	1,022.19	1,376.33	1,262.17	1,146.72	1,089.65
92	1,035.16	949.56	862.64	819.84	1,407.46	1,290.71	1,172.67	1,114.29	1,500.87	1,375.03	1,250.50	1,188.24
93	1,128.56	1,033.87	940.47	893.77	1,534.58	1,406.16	1,279.04	1,214.18	1,635.77	1,499.57	1,363.36	1,294.60
94	1,229.74	1,127.26	1,024.79	974.20	1,672.09	1,533.30	1,393.19	1,324.44	1,782.35	1,634.47	1,485.29	1,411.35

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
24 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	82.81	76.90	70.98	65.07	130.13	118.30	106.48	100.56	177.46	159.71	147.88	141.97
25-29	81.91	76.45	71.00	65.54	131.07	120.15	109.23	103.76	174.75	158.38	147.45	136.53
30-34	81.36	76.28	71.19	66.10	132.22	116.96	106.79	101.71	172.89	162.73	147.46	137.30
35-39	84.76	75.34	70.63	65.92	127.14	117.73	108.31	103.59	174.23	160.10	145.97	136.55
40-44	82.32	73.66	69.32	64.99	129.98	116.98	108.32	99.65	173.31	160.31	142.98	138.64
45	77.89	73.78	65.58	61.49	122.97	114.78	102.48	98.38	168.06	151.67	139.37	131.17
46	80.43	72.38	64.34	60.32	120.64	112.60	100.53	96.51	164.88	152.81	136.72	132.70
47	79.13	71.22	63.31	63.31	118.69	110.78	98.91	94.96	166.18	150.35	138.47	130.56
48	77.83	70.05	66.16	62.26	120.64	108.96	97.29	93.40	163.45	151.78	136.21	128.42
49	76.02	72.22	64.62	60.81	117.83	106.42	98.82	91.22	163.44	148.24	136.83	129.23
50	78.18	70.74	63.30	59.57	115.41	104.25	96.80	89.36	160.09	148.91	134.02	126.58
51	76.82	69.51	62.19	58.54	113.40	106.09	95.11	91.45	160.95	146.33	135.36	128.03
52	75.19	68.02	64.45	60.87	114.56	103.83	93.09	89.50	161.12	146.79	132.47	128.89
53	73.28	69.79	62.81	59.32	111.67	101.20	94.22	87.24	160.52	146.56	132.60	125.63
54	75.34	68.49	61.64	58.21	113.01	102.74	92.46	89.04	160.95	147.26	133.56	126.71
55	73.63	66.93	60.24	56.89	110.45	100.41	90.37	87.02	160.64	147.26	133.87	127.18
56	78.76	72.20	65.64	62.35	118.15	108.31	98.46	91.90	160.82	147.68	134.56	128.00
57	82.63	73.09	66.75	63.56	123.95	114.41	101.71	98.52	162.08	149.37	136.65	130.31
58	83.01	76.85	70.71	67.63	129.12	116.83	107.61	101.45	162.94	150.64	135.27	129.12
59	85.77	79.86	70.98	68.02	133.09	121.27	109.43	103.51	162.67	147.88	136.05	127.18
60	88.47	79.90	74.20	71.35	136.99	125.57	114.15	108.45	162.67	148.40	134.14	128.42
61	94.83	86.46	78.10	75.30	142.24	131.08	119.92	114.34	170.13	156.18	142.24	133.87
62	100.31	92.18	84.04	78.63	149.11	135.56	124.72	116.58	176.23	162.67	149.11	140.98
63	105.33	97.43	86.89	84.26	155.37	142.20	129.03	121.13	184.33	168.53	152.73	144.83
64	111.00	100.67	92.93	87.77	160.05	147.14	134.24	126.49	191.03	175.54	160.05	152.31
65	115.16	105.16	95.14	90.13	165.23	150.21	137.70	130.19	197.79	180.26	165.23	155.23
66	123.72	114.01	104.31	99.45	177.08	162.53	147.97	140.69	208.61	191.64	174.65	164.96
67	133.84	122.10	110.35	105.66	187.83	173.74	157.31	150.27	218.36	199.57	183.14	173.74
68	141.55	130.13	118.71	111.87	200.91	182.64	166.67	157.53	230.59	210.05	191.77	182.64
69	149.96	136.72	123.50	119.08	209.50	191.85	174.21	165.39	238.17	218.32	198.47	187.45
70	155.30	142.53	129.78	123.40	216.99	199.97	180.83	172.32	244.65	225.50	204.23	193.59
71	173.26	158.82	144.38	136.13	239.26	218.63	200.07	189.75	268.13	245.44	224.81	212.44
72	187.78	173.80	157.81	149.82	259.70	237.73	215.75	205.76	289.66	265.70	241.72	229.74
73	201.58	184.31	168.95	159.34	274.54	253.43	230.38	218.87	307.18	282.22	257.26	243.82
74	215.18	196.63	178.08	170.66	291.24	267.12	243.01	230.02	324.62	298.66	270.83	257.84
75	223.93	206.15	186.60	177.72	303.90	279.01	252.36	239.91	337.66	309.22	282.57	268.35
76	246.40	226.01	205.62	195.42	327.97	300.78	273.60	260.00	360.26	331.37	300.78	285.49
77	265.93	243.23	222.15	210.80	347.00	319.44	290.25	275.66	379.43	348.62	316.19	301.60
78	284.87	259.96	236.61	225.71	367.37	337.79	306.66	291.09	398.50	365.82	333.12	316.00
79	298.72	273.59	248.43	236.61	381.54	350.47	317.94	301.68	412.59	377.10	343.08	325.34
80	308.21	282.99	257.78	243.77	392.28	360.05	326.43	311.02	421.69	386.66	350.24	333.43
81	318.39	291.40	264.42	252.28	404.73	371.00	337.27	319.73	434.40	397.98	361.56	344.02
82	341.32	312.98	284.66	271.17	434.40	397.98	361.56	344.02	466.79	427.66	388.54	369.64
83	369.64	338.62	307.59	292.76	469.49	430.36	391.23	371.00	503.21	461.39	419.57	399.33
84	400.68	366.95	333.22	317.03	508.61	466.79	423.61	403.37	546.38	500.51	455.99	433.06
85	437.10	400.68	364.25	345.37	554.47	508.61	462.74	439.81	596.30	546.38	496.47	472.18
86	476.23	435.76	396.64	376.40	604.39	554.47	504.56	478.93	648.91	594.95	540.98	514.00
87	519.40	476.23	431.71	410.12	659.71	604.39	549.08	522.10	708.27	648.91	589.55	559.87
88	565.27	518.05	470.83	447.90	719.06	658.35	599.00	569.32	771.67	706.92	643.52	611.13
89	616.54	565.27	514.00	488.37	783.82	717.72	652.96	620.59	840.48	770.33	700.18	665.10
90	671.84	616.54	559.87	531.54	853.97	782.47	710.96	675.89	916.03	840.48	763.59	725.81
91	732.55	671.84	609.79	580.11	930.87	852.62	775.72	736.60	999.67	916.03	832.39	790.57
92	798.66	731.20	665.10	631.37	1,014.52	929.52	844.53	802.71	1,088.72	998.33	907.94	862.06
93	870.16	797.31	724.47	689.38	1,104.91	1,013.16	921.43	875.55	1,187.20	1,088.72	988.89	940.31
94	948.41	868.81	790.57	751.44	1,204.74	1,104.91	1,003.72	953.81	1,293.77	1,185.85	1,077.92	1,023.96

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
36 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	112.39	100.56	94.65	88.73	165.62	153.80	141.97	130.13	224.78	207.03	183.37	177.46
25-29	109.23	103.76	92.84	87.38	163.84	152.92	136.53	131.07	223.91	202.07	185.68	174.75
30-34	111.87	101.71	91.53	86.45	167.81	152.55	137.30	132.22	223.74	203.40	183.06	177.97
35-39	113.01	103.59	94.17	89.47	164.81	150.68	136.55	131.85	221.32	202.48	183.64	174.23
40-44	108.32	99.65	90.99	86.65	164.65	151.64	138.64	129.98	216.64	199.31	181.98	173.31
45	106.58	98.38	86.08	81.98	159.86	143.47	131.17	127.08	213.15	192.66	176.26	168.06
46	104.56	96.51	88.47	84.44	156.84	140.75	128.69	124.66	209.10	193.03	176.94	164.88
47	102.87	94.96	87.04	83.09	154.31	142.43	126.60	122.65	209.69	193.87	174.09	166.18
48	101.18	93.40	85.62	81.72	151.78	140.09	124.53	120.64	210.15	190.69	175.12	167.34
49	102.63	91.22	83.62	79.82	148.24	136.83	125.43	117.83	209.05	190.04	174.83	163.44
50	100.52	93.07	81.90	78.18	145.20	134.02	122.85	115.41	208.48	189.88	171.26	163.81
51	98.77	91.45	84.13	80.48	146.33	135.36	120.72	117.06	208.51	190.22	171.94	164.61
52	100.25	89.50	82.35	78.76	146.79	136.05	121.73	114.56	207.66	189.75	171.86	164.69
53	97.70	90.72	83.74	76.77	146.56	136.09	122.13	115.15	202.39	188.43	170.98	160.52
54	99.31	89.04	82.19	78.76	147.26	133.56	123.29	116.44	202.06	184.93	171.24	160.95
55	97.06	90.37	80.33	76.98	147.26	133.87	123.83	117.14	200.80	184.07	167.34	160.64
56	101.74	95.17	85.33	82.05	154.25	141.13	128.00	121.43	206.76	190.35	173.94	164.09
57	104.88	95.35	85.81	82.63	162.08	146.20	133.48	127.12	209.76	193.87	174.80	165.27
58	107.61	98.38	89.16	86.08	166.01	150.64	138.35	132.19	212.13	193.68	178.31	169.08
59	109.43	100.56	88.73	85.77	168.58	153.80	141.97	133.09	212.95	195.20	177.46	168.58
60	108.45	99.89	91.32	85.62	171.24	156.96	142.69	136.99	214.04	196.91	176.94	168.37
61	117.14	108.77	97.61	92.03	184.07	167.34	153.40	145.03	223.12	203.60	186.86	175.71
62	124.72	113.87	103.03	97.60	192.49	176.23	159.95	151.82	230.45	211.47	192.49	181.64
63	129.03	118.50	107.96	102.70	200.13	181.70	165.90	158.00	237.00	218.57	197.50	189.60
64	136.82	126.49	113.59	108.42	209.09	191.03	172.96	165.21	247.81	227.17	206.52	196.19
65	142.70	130.19	117.67	112.67	215.31	197.79	180.26	170.25	252.86	230.33	210.30	200.28
66	155.25	140.69	128.57	121.29	230.45	211.04	194.06	184.36	266.83	245.01	223.17	211.04
67	166.70	152.62	138.53	131.48	246.54	225.40	204.27	194.88	281.75	258.27	234.80	223.05
68	178.08	162.09	148.40	139.27	260.27	239.72	216.89	207.76	296.80	271.69	248.86	235.15
69	185.24	169.81	154.36	147.75	273.45	251.40	227.14	216.11	308.73	282.27	258.01	244.78
70	193.59	178.70	161.68	153.17	282.95	259.54	236.14	225.50	319.11	291.46	265.93	253.16
71	218.63	200.07	181.50	173.26	311.44	286.70	259.88	247.50	350.64	321.76	290.82	276.38
72	239.72	219.74	199.77	189.78	337.61	309.64	281.67	267.69	377.57	347.60	315.63	299.66
73	257.26	236.14	215.03	203.50	359.02	330.21	299.49	284.14	401.25	368.61	334.05	318.70
74	276.39	252.28	230.02	218.89	380.27	348.74	317.20	302.37	424.80	389.55	354.30	335.75
75	289.67	266.57	241.70	229.25	396.31	364.32	330.56	314.56	442.51	405.19	367.87	350.11
76	316.08	290.58	263.40	251.51	428.24	392.54	356.86	339.87	474.11	435.03	394.24	375.56
77	340.52	311.33	283.76	269.17	455.64	418.35	381.05	361.59	501.04	458.88	416.73	397.27
78	362.70	333.12	301.99	287.98	482.56	443.65	403.17	382.94	527.70	484.12	440.53	417.17
79	380.05	347.52	316.47	300.20	501.32	459.91	418.51	397.80	545.68	499.84	455.47	431.81
80	392.28	360.05	326.43	311.02	515.56	473.54	430.10	409.09	558.99	512.76	466.52	442.70
81	404.73	371.00	337.27	319.73	531.54	487.03	443.85	420.91	576.06	528.84	480.27	455.99
82	434.40	397.98	361.56	344.02	572.01	524.79	476.23	453.30	619.23	567.96	516.70	491.07
83	469.49	430.36	391.23	371.00	617.88	566.62	514.00	488.37	669.15	613.84	557.18	530.20
84	508.61	466.79	423.61	403.37	670.50	613.84	558.52	530.20	725.81	665.10	605.74	574.71
85	554.47	508.61	462.74	439.81	729.86	669.15	608.44	578.76	791.91	725.81	659.71	625.98
86	604.39	554.47	504.56	478.93	795.96	729.86	663.76	630.03	863.42	790.57	719.06	682.64
87	659.71	604.39	549.08	522.10	867.47	795.96	723.11	686.69	940.31	862.06	783.82	744.69
88	719.06	658.35	599.00	569.32	945.71	867.47	787.87	748.74	1,025.31	940.31	853.97	812.15
89	783.82	717.72	652.96	620.59	1,030.70	944.36	859.37	816.20	1,117.04	1,023.96	930.87	885.01
90	853.97	782.47	710.96	675.89	1,123.79	1,030.70	936.27	889.05	1,218.23	1,117.04	1,014.52	964.60
91	930.87	852.62	775.72	736.60	1,224.97	1,122.45	1,021.26	969.99	1,327.50	1,216.87	1,106.25	1,050.94
92	1,014.52	929.52	844.53	802.71	1,335.60	1,223.62	1,112.99	1,056.33	1,447.57	1,326.16	1,206.09	1,145.38
93	1,104.91	1,013.16	921.43	875.55	1,455.67	1,334.25	1,212.82	1,152.12	1,577.09	1,446.22	1,314.01	1,249.26
94	1,204.74	1,104.91	1,003.72	953.81	1,586.53	1,454.31	1,322.11	1,256.00	1,718.73	1,575.73	1,432.73	1,361.23

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
48 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	118.30	112.39	100.56	94.65	183.37	171.55	153.80	147.88	248.43	230.69	207.03	201.12
25-29	120.15	109.23	98.30	92.84	185.68	169.30	152.92	147.45	251.22	229.37	207.53	196.60
30-34	122.04	111.87	101.71	96.61	183.06	167.81	152.55	147.46	249.17	228.83	208.48	198.32
35-39	117.73	108.31	98.89	94.17	183.64	169.52	155.39	145.97	249.57	226.02	207.18	197.77
40-44	116.98	108.32	99.65	95.32	181.98	168.97	151.64	142.98	246.96	225.30	203.63	194.97
45	114.78	106.58	94.28	90.18	176.26	159.86	147.57	139.37	237.75	217.26	196.77	188.57
46	112.60	104.56	92.49	88.47	172.91	160.85	144.76	136.72	237.26	217.15	197.04	189.00
47	110.78	102.87	94.96	87.04	174.09	158.26	146.38	138.47	237.38	217.60	197.82	189.91
48	108.96	101.18	93.40	89.50	171.24	159.55	143.99	136.21	237.38	217.93	198.47	190.69
49	110.23	98.82	91.22	87.42	171.04	155.84	140.63	133.03	239.45	216.65	197.64	190.04
50	107.96	96.80	89.36	85.63	167.53	156.37	141.47	134.02	238.27	219.65	197.32	189.88
51	109.74	98.77	91.45	84.13	168.27	153.64	139.01	135.36	237.77	215.83	197.54	186.56
52	107.41	100.25	89.50	85.93	168.27	153.95	139.63	132.47	232.71	214.82	193.34	186.17
53	108.17	101.20	90.72	87.24	167.50	153.54	139.58	132.60	230.31	212.85	191.92	181.45
54	109.58	99.31	92.46	85.62	167.81	154.11	140.40	130.13	229.45	208.90	191.77	181.50
55	110.45	100.41	90.37	87.02	163.99	150.60	137.22	130.53	227.59	207.49	187.42	180.72
56	114.86	105.02	95.17	91.90	173.94	160.82	147.68	137.84	233.01	213.33	193.64	183.79
57	117.59	108.05	98.52	95.35	181.16	168.44	152.55	143.01	235.19	216.11	197.04	187.51
58	122.97	110.68	101.45	95.30	187.53	172.17	156.79	150.64	239.80	218.28	199.84	187.53
59	124.22	112.39	103.51	97.60	195.20	177.46	162.67	153.80	239.57	218.87	198.16	189.29
60	125.57	114.15	105.59	99.89	199.77	182.64	165.52	156.96	239.72	219.74	199.77	191.21
61	133.87	122.72	111.56	105.98	209.17	192.44	175.71	164.55	251.01	231.48	209.17	198.02
62	138.26	127.42	116.58	111.16	216.89	200.63	181.64	173.51	260.27	238.58	216.89	206.05
63	144.83	131.66	121.13	113.23	226.47	208.04	189.60	179.07	268.59	244.90	223.84	210.67
64	152.31	139.39	126.49	118.75	234.91	216.84	196.19	185.86	278.79	255.56	232.32	219.42
65	155.23	142.70	130.19	122.67	242.85	222.82	202.79	192.77	282.91	260.37	235.34	225.32
66	169.81	155.25	143.12	135.84	261.98	240.15	218.32	206.20	303.22	278.97	252.28	240.15
67	183.14	169.05	152.62	145.57	279.40	255.92	232.45	220.71	321.67	293.49	267.66	253.58
68	196.34	180.37	164.38	155.25	296.80	271.69	246.57	235.15	337.89	310.50	283.10	269.40
69	207.29	189.65	174.21	165.39	310.94	284.48	258.01	246.99	352.84	324.17	295.50	280.07
70	216.99	199.97	180.83	172.32	323.37	295.71	270.18	255.29	365.92	336.13	304.22	289.33
71	245.44	224.81	204.19	193.88	354.76	325.89	297.01	280.51	402.20	367.14	334.13	317.63
72	269.69	247.71	225.73	213.75	385.55	353.59	321.63	305.65	433.50	397.54	361.58	343.60
73	291.81	266.86	241.90	230.38	408.93	376.29	341.73	324.46	460.77	422.37	383.97	364.77
74	311.64	285.67	259.70	246.71	434.07	396.97	361.72	343.17	487.86	447.05	406.25	385.84
75	327.00	300.35	273.69	259.46	451.40	414.08	376.76	357.21	508.27	465.61	422.97	401.64
76	365.36	334.77	304.18	288.89	496.20	455.42	412.94	392.54	550.59	504.70	458.82	436.72
77	397.27	363.22	330.79	314.57	535.10	489.69	445.91	423.21	588.60	539.96	491.31	466.99
78	428.08	392.28	356.47	339.34	571.29	524.58	476.33	452.99	625.77	574.40	521.48	495.01
79	451.04	414.07	375.61	357.87	598.92	548.64	498.36	474.70	652.15	597.44	542.72	516.11
80	470.73	431.50	392.28	372.66	620.63	568.80	516.96	490.34	672.47	616.43	560.40	532.37
81	484.32	443.85	403.37	383.15	639.47	585.50	532.89	505.91	692.08	634.08	577.42	547.73
82	520.74	477.57	434.40	412.82	686.69	630.03	572.01	543.69	744.69	682.64	620.59	589.55
83	562.57	515.35	468.13	445.20	742.00	679.94	617.88	586.86	804.06	736.60	670.50	636.77
84	609.79	559.87	508.61	482.98	805.40	737.96	670.50	636.77	872.86	800.01	727.16	690.74
85	665.10	609.79	554.47	526.15	876.91	804.06	731.20	694.78	951.11	871.52	791.91	752.79
86	724.47	665.10	604.39	573.37	956.50	876.91	797.31	756.84	1,036.10	949.76	863.42	820.25
87	790.57	724.47	658.35	625.98	1,042.84	955.16	868.81	825.64	1,129.19	1,036.10	941.67	894.45
88	860.72	789.22	717.72	681.29	1,135.94	1,041.50	947.06	899.84	1,231.72	1,129.19	1,026.65	975.40
89	938.96	860.72	782.47	743.35	1,238.46	1,134.58	1,032.06	980.79	1,342.34	1,230.37	1,118.40	1,063.08
90	1,022.60	937.62	852.62	809.45	1,350.43	1,237.11	1,125.14	1,068.48	1,462.41	1,340.99	1,219.58	1,157.52
91	1,115.70	1,022.60	929.52	882.30	1,471.85	1,349.09	1,226.33	1,164.26	1,594.62	1,461.06	1,328.85	1,262.75
92	1,215.53	1,114.35	1,013.16	961.89	1,604.07	1,470.51	1,336.94	1,269.50	1,737.63	1,593.27	1,448.92	1,376.07
93	1,324.80	1,214.18	1,104.91	1,049.59	1,748.41	1,602.72	1,457.02	1,384.16	1,894.12	1,736.28	1,578.43	1,500.19
94	1,444.87	1,323.45	1,203.38	1,144.03	1,904.92	1,747.07	1,587.87	1,508.28	2,065.46	1,892.77	1,721.44	1,635.09

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
60 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	141.97	130.13	118.30	112.39	212.95	195.20	177.46	171.55	289.85	266.19	242.52	230.69
25-29	136.53	125.60	114.69	109.23	212.99	196.60	174.75	169.30	283.98	262.14	240.29	223.91
30-34	137.30	127.12	116.96	111.87	213.57	193.23	177.97	167.81	284.76	264.42	238.99	228.83
35-39	136.55	127.14	113.01	108.31	211.90	193.06	174.23	169.52	287.24	263.70	235.44	226.02
40-44	138.64	125.65	112.65	108.32	207.97	190.64	173.31	164.65	281.62	259.96	233.97	225.30
45	131.17	118.88	110.68	102.48	200.86	184.46	168.06	159.86	270.55	250.04	225.46	217.26
46	128.69	120.64	108.57	104.56	197.04	180.96	164.88	156.84	269.43	249.32	225.19	213.13
47	126.60	118.69	106.82	102.87	193.87	178.04	162.22	154.31	269.04	245.30	225.52	213.65
48	128.42	116.75	105.08	101.18	190.69	175.12	159.55	151.78	268.53	245.17	221.82	210.15
49	125.43	114.02	102.63	98.82	186.24	171.04	155.84	148.24	262.26	243.25	220.44	209.05
50	122.85	111.69	100.52	96.80	182.42	167.53	152.64	145.20	260.61	238.27	215.94	204.76
51	124.37	113.40	102.43	98.77	186.56	171.94	153.64	146.33	259.73	237.77	215.83	204.85
52	121.73	114.56	103.83	96.67	186.17	171.86	157.53	146.79	257.78	236.30	214.82	204.08
53	122.13	111.67	101.20	97.70	188.43	170.98	157.02	150.05	254.74	233.80	212.85	202.39
54	123.29	113.01	102.74	95.89	188.36	174.65	157.53	150.68	253.43	232.88	212.32	202.06
55	123.83	113.79	100.41	97.06	190.76	174.03	157.30	150.60	251.01	230.93	207.49	197.46
56	128.00	118.15	108.31	101.74	200.19	183.79	167.38	157.53	259.27	239.58	216.60	206.76
57	133.48	123.95	111.24	108.05	206.57	190.69	174.80	165.27	266.96	244.72	222.47	209.76
58	138.35	129.12	116.83	110.68	215.21	196.77	178.31	169.08	270.55	249.02	224.43	215.21
59	141.97	130.13	118.30	112.39	218.87	201.12	183.37	174.50	275.06	251.40	227.73	215.90
60	145.54	134.14	122.72	117.01	225.46	205.48	188.36	176.94	276.83	253.99	231.16	219.74
61	153.40	142.24	128.29	122.72	234.28	214.75	195.22	186.86	290.05	264.95	242.64	228.70
62	159.95	146.41	132.85	127.42	244.01	225.02	203.33	195.20	300.93	276.54	249.42	238.58
63	165.90	152.73	139.56	131.66	252.79	231.74	210.67	200.13	310.73	284.40	258.06	244.90
64	172.96	160.05	144.56	136.82	263.30	242.65	219.42	209.09	322.68	294.29	268.47	255.56
65	177.76	162.74	147.72	140.20	270.39	247.86	225.32	212.81	330.48	302.93	275.39	260.37
66	196.49	179.50	162.53	155.25	293.51	269.26	245.01	232.88	351.74	322.62	293.51	278.97
67	211.31	192.53	176.10	166.70	314.63	286.44	260.62	248.88	370.98	340.45	309.93	293.49
68	226.02	207.76	187.21	178.08	333.33	305.93	278.53	264.83	390.40	358.44	326.49	310.50
69	238.17	218.32	198.47	187.45	350.64	321.97	293.30	277.86	405.77	372.68	339.61	321.97
70	248.91	227.63	208.48	197.85	365.92	336.13	304.22	289.33	421.22	385.07	351.03	331.88
71	278.45	255.76	233.07	220.70	404.26	369.20	336.19	319.70	457.88	420.76	381.57	363.01
72	305.65	281.67	255.70	241.72	439.50	401.53	365.57	347.60	493.43	453.48	411.53	391.55
73	330.21	301.42	274.54	261.10	468.44	428.13	389.74	370.53	522.20	479.96	435.80	414.69
74	352.45	322.77	293.09	278.25	495.28	454.47	413.67	393.25	550.93	506.41	460.03	435.92
75	369.64	337.66	307.45	291.46	517.16	474.50	431.85	410.53	572.25	524.26	478.06	453.18
76	402.74	368.76	334.77	319.47	559.08	513.20	465.61	443.52	613.46	562.48	511.50	486.01
77	437.81	402.13	364.84	347.00	603.20	552.93	502.67	476.72	655.09	601.58	546.45	518.88
78	470.11	431.19	392.28	372.04	642.90	588.41	535.49	509.02	692.70	635.11	577.52	547.94
79	492.44	451.04	409.63	388.93	665.46	610.74	554.55	526.46	709.83	650.67	591.53	561.95
80	502.95	460.92	418.89	397.88	680.87	624.84	567.40	539.37	727.11	666.86	605.22	575.81
81	518.05	474.88	431.71	410.12	701.52	643.52	584.15	555.83	748.74	686.69	624.62	592.25
82	557.18	511.30	464.08	441.15	754.14	690.74	628.67	597.64	805.40	737.96	670.50	636.77
83	601.69	551.78	501.86	476.23	814.84	746.05	678.59	644.86	868.81	797.31	724.47	688.03
84	652.96	599.00	545.03	516.70	883.65	809.45	736.60	700.18	943.01	864.77	786.52	747.40
85	712.32	652.96	593.60	563.91	963.25	883.65	802.71	762.23	1,028.01	943.01	856.67	813.50
86	775.72	710.96	646.21	613.84	1,049.59	961.89	875.55	831.04	1,121.09	1,028.01	933.57	887.70
87	845.88	775.72	705.57	669.15	1,144.03	1,049.59	953.81	906.59	1,222.28	1,119.74	1,018.57	967.30
88	922.77	845.88	768.98	729.86	1,247.91	1,144.03	1,040.15	987.53	1,331.55	1,220.92	1,108.95	1,053.64
89	1,005.07	921.43	837.79	795.96	1,359.88	1,246.55	1,133.23	1,076.57	1,451.62	1,330.21	1,210.13	1,149.43
90	1,095.46	1,003.72	913.33	867.47	1,482.65	1,358.53	1,235.77	1,173.70	1,582.48	1,450.27	1,318.06	1,251.96
91	1,193.94	1,094.11	995.62	945.71	1,614.85	1,481.30	1,346.39	1,278.94	1,724.14	1,581.14	1,436.78	1,365.28
92	1,301.87	1,192.60	1,084.67	1,030.70	1,760.56	1,613.51	1,467.80	1,393.60	1,879.28	1,722.78	1,566.29	1,488.04
93	1,419.24	1,300.52	1,181.80	1,123.79	1,919.75	1,759.21	1,600.02	1,519.07	2,049.27	1,877.93	1,707.95	1,621.60
94	1,546.06	1,417.89	1,288.38	1,224.97	2,092.44	1,918.41	1,743.02	1,656.68	2,232.74	2,046.56	1,860.39	1,767.31

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
72 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	147.88	136.05	124.22	118.30	230.69	212.95	195.20	183.37	307.59	283.94	254.36	242.52
25-29	147.45	136.53	125.60	114.69	229.37	212.99	191.14	185.68	305.83	278.52	251.22	240.29
30-34	147.46	137.30	122.04	116.96	233.91	213.57	193.23	183.06	305.11	279.68	254.25	238.99
35-39	145.97	136.55	122.43	117.73	230.74	211.90	193.06	183.64	306.07	277.82	254.28	240.15
40-44	147.32	134.31	121.31	116.98	229.63	207.97	190.64	181.98	298.95	277.29	251.30	238.29
45	139.37	127.08	118.88	110.68	221.35	200.86	184.46	172.17	291.04	266.44	241.85	229.55
46	136.72	128.69	116.62	108.57	217.15	197.04	180.96	168.90	285.51	265.41	241.28	229.22
47	138.47	126.60	114.74	106.82	213.65	193.87	178.04	170.13	284.87	261.13	237.38	225.52
48	136.21	124.53	112.86	108.96	210.15	190.69	175.12	167.34	284.08	260.74	237.38	225.71
49	133.03	121.62	110.23	106.42	205.24	186.24	171.04	163.44	277.46	254.66	231.85	220.44
50	130.31	119.14	107.96	104.25	201.04	182.42	167.53	160.09	275.49	253.16	230.83	219.65
51	131.69	120.72	109.74	102.43	204.85	186.56	168.27	160.95	274.36	252.41	230.46	215.83
52	128.89	118.15	107.41	103.83	204.08	186.17	171.86	161.12	272.10	250.62	225.56	214.82
53	129.11	118.65	108.17	101.20	205.87	188.43	170.98	164.00	268.69	244.26	223.33	212.85
54	130.13	119.86	106.17	102.74	208.90	188.36	171.24	164.38	267.12	243.14	222.59	212.32
55	127.18	117.14	107.10	100.41	207.49	190.76	174.03	163.99	264.40	240.97	220.89	207.49
56	134.56	124.72	111.58	108.31	219.89	200.19	183.79	173.94	275.68	252.71	229.74	216.60
57	139.84	130.31	117.59	111.24	228.83	209.76	190.69	181.16	282.85	257.43	235.19	222.47
58	144.50	132.19	119.90	113.75	233.66	215.21	196.77	184.46	289.00	264.40	239.80	227.50
59	147.88	136.05	124.22	118.30	239.57	218.87	201.12	189.29	292.80	269.15	245.48	230.69
60	151.25	139.84	125.57	119.86	245.43	225.46	205.48	194.06	296.80	273.96	248.29	236.87
61	161.76	147.82	133.87	128.29	256.59	234.28	211.97	203.60	312.36	287.27	259.37	248.22
62	170.80	154.54	140.98	135.56	265.70	241.29	219.60	208.76	325.34	298.23	271.11	257.55
63	176.43	163.27	147.46	139.56	271.23	250.16	226.47	215.94	334.43	308.10	279.13	265.96
64	185.86	170.37	154.88	147.14	281.37	258.14	234.91	224.58	348.50	320.10	289.12	276.22
65	192.77	175.25	160.23	152.72	287.91	265.39	240.35	227.83	358.02	327.97	297.93	282.91
66	211.04	194.06	174.65	167.38	312.93	286.24	261.98	247.42	380.85	349.31	317.78	300.79
67	227.75	208.97	187.83	178.45	335.75	307.58	279.40	265.32	401.50	368.62	335.75	319.32
68	242.01	223.74	203.19	191.77	358.44	328.76	299.08	283.10	422.37	388.13	353.88	335.62
69	255.81	235.96	213.91	202.88	377.10	346.22	313.15	297.71	441.05	403.56	366.07	348.43
70	268.05	246.78	223.38	212.74	393.58	359.54	327.62	310.60	455.26	416.97	378.68	359.54
71	301.13	274.32	249.57	237.19	435.19	398.07	363.01	344.45	497.08	455.83	414.58	393.94
72	329.61	301.66	275.68	261.69	473.46	433.50	393.54	373.57	533.38	489.43	445.49	423.51
73	353.26	324.46	295.65	280.30	504.92	462.69	420.45	399.33	564.44	518.36	470.36	447.33
74	378.42	346.89	315.35	298.66	536.10	491.58	447.05	422.94	595.46	545.36	495.28	471.17
75	396.31	364.32	330.56	314.56	559.81	511.82	465.61	442.51	618.46	566.92	515.37	488.72
76	433.33	395.95	360.26	343.26	603.27	553.98	503.00	477.51	661.04	606.66	550.59	523.40
77	470.24	431.32	392.40	372.95	651.84	596.71	543.20	515.64	706.97	648.60	588.60	559.42
78	505.91	463.88	421.85	400.06	694.27	636.66	579.07	549.49	747.19	684.92	622.66	591.53
79	529.41	485.05	440.68	418.51	718.70	658.06	598.92	569.34	766.03	702.43	638.85	606.31
80	540.78	495.95	451.11	428.70	735.52	673.87	612.23	582.81	783.15	718.70	652.86	620.63
81	557.18	511.30	464.08	441.15	758.18	694.78	631.37	600.35	808.11	740.65	673.20	639.47
82	599.00	549.08	499.16	474.88	814.84	746.05	678.59	644.86	867.47	795.96	723.11	686.69
83	647.57	593.60	539.64	512.66	879.60	806.76	732.55	696.13	937.62	859.37	781.13	742.00
84	702.88	643.52	585.50	555.83	953.81	874.21	795.96	755.49	1,017.21	932.22	847.23	805.40
85	764.93	701.52	638.12	605.74	1,040.15	953.81	867.47	822.94	1,108.95	1,015.86	924.13	878.26
86	835.08	764.93	694.78	661.05	1,133.23	1,038.80	944.36	897.14	1,208.79	1,107.60	1,007.77	956.50
87	909.28	833.74	758.18	720.42	1,235.77	1,133.23	1,029.35	978.09	1,318.06	1,207.43	1,098.16	1,042.84
88	991.58	909.28	825.64	785.17	1,347.74	1,234.41	1,122.45	1,067.13	1,435.43	1,316.72	1,196.64	1,137.28
89	1,080.62	990.23	899.84	855.32	1,467.80	1,346.39	1,223.62	1,162.91	1,564.94	1,435.43	1,304.57	1,238.46
90	1,177.75	1,079.28	982.13	932.22	1,600.02	1,467.80	1,334.25	1,266.79	1,706.60	1,563.60	1,421.94	1,350.43
91	1,284.33	1,176.40	1,069.82	1,015.86	1,744.37	1,598.67	1,454.31	1,381.46	1,859.04	1,705.24	1,550.10	1,471.85
92	1,399.01	1,282.99	1,165.62	1,107.60	1,902.22	1,743.02	1,585.18	1,505.58	2,026.33	1,857.70	1,689.06	1,604.07
93	1,525.82	1,397.65	1,270.84	1,207.43	2,072.20	1,899.51	1,726.83	1,640.49	2,209.81	2,024.98	1,841.51	1,749.77
94	1,662.07	1,524.47	1,385.51	1,316.72	2,259.73	2,070.85	1,883.33	1,788.89	2,408.12	2,207.10	2,007.44	1,906.26

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
96 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	165.62	153.80	136.05	130.13	260.27	236.61	212.95	207.03	343.08	313.51	283.94	272.10
25-29	163.84	152.92	136.53	131.07	256.68	234.83	212.99	202.07	338.59	311.29	283.98	267.61
30-34	162.73	152.55	137.30	132.22	259.34	233.91	213.57	203.40	340.70	310.19	284.76	269.50
35-39	164.81	150.68	136.55	131.85	254.28	235.44	211.90	202.48	339.03	310.79	282.53	268.40
40-44	160.31	147.32	134.31	129.98	251.30	233.97	212.30	199.31	333.62	307.61	277.29	264.29
45	155.77	143.47	131.17	122.97	245.95	225.46	204.95	192.66	323.83	295.14	266.44	254.15
46	152.81	140.75	128.69	120.64	241.28	221.17	201.07	189.00	317.69	293.56	265.41	253.35
47	150.35	138.47	126.60	118.69	237.38	217.60	197.82	185.96	316.51	288.82	265.09	249.26
48	151.78	136.21	124.53	120.64	233.50	214.04	194.58	182.91	315.22	287.98	260.74	249.07
49	148.24	133.03	121.62	117.83	228.05	209.05	190.04	178.64	311.66	285.06	258.45	247.05
50	145.20	134.02	119.14	115.41	223.38	204.76	186.15	174.98	305.28	279.22	256.89	241.99
51	146.33	131.69	120.72	113.40	226.80	208.51	186.56	179.25	303.62	278.01	252.41	241.43
52	143.21	132.47	121.73	114.56	225.56	207.66	189.75	179.01	300.75	275.68	250.62	239.88
53	143.07	132.60	118.65	115.15	226.81	209.37	188.43	181.45	296.61	272.18	247.76	233.80
54	143.83	130.13	119.86	113.01	229.45	212.32	191.77	181.50	294.52	270.55	246.57	232.88
55	143.91	130.53	117.14	113.79	230.93	210.85	190.76	184.07	291.17	267.74	244.32	230.93
56	150.97	137.84	124.72	118.15	242.86	223.17	203.48	193.64	305.22	278.97	252.71	242.86
57	155.73	143.01	130.31	123.95	254.25	232.00	209.76	200.23	314.64	286.03	260.61	247.89
58	159.86	147.57	135.27	126.05	261.33	239.80	218.28	205.99	319.73	295.14	267.47	255.17
59	165.62	150.83	136.05	130.13	266.19	245.48	221.82	209.99	325.34	298.72	272.10	257.31
60	168.37	154.11	139.84	134.14	271.11	248.29	225.46	214.04	331.05	302.51	273.96	262.56
61	178.49	164.55	147.82	142.24	284.48	259.37	237.06	225.91	345.83	317.94	290.05	273.32
62	187.07	173.51	157.25	149.11	292.80	268.40	244.01	233.16	360.58	330.76	300.93	284.67
63	197.50	179.07	163.27	155.37	302.83	276.49	252.79	239.64	371.30	342.33	310.73	294.93
64	206.52	188.44	172.96	162.63	312.35	286.53	260.73	247.81	387.22	353.66	322.68	307.19
65	212.81	195.28	177.76	170.25	320.46	292.92	267.88	252.86	395.57	363.02	330.48	312.95
66	232.88	213.46	194.06	184.36	346.89	317.78	288.66	274.11	422.08	388.13	351.74	334.75
67	251.23	230.09	208.97	199.57	373.32	340.45	309.93	295.84	446.11	408.54	370.98	352.19
68	269.40	246.57	223.74	214.61	397.26	365.29	331.05	315.07	470.32	431.50	392.69	372.14
69	284.48	260.22	238.17	224.94	418.99	383.71	348.43	330.79	489.57	447.66	407.97	385.92
70	297.84	272.31	248.91	236.14	436.11	399.95	363.79	344.64	504.19	463.77	421.22	399.95
71	334.13	305.26	278.45	264.01	482.63	441.38	402.20	381.57	550.70	505.32	459.94	435.19
72	365.57	335.62	305.65	289.66	525.39	481.45	437.49	415.52	593.31	543.38	493.43	469.45
73	393.58	360.93	328.29	311.02	560.60	512.60	466.52	443.49	627.80	574.03	522.20	497.24
74	419.23	383.99	350.59	332.04	593.60	545.36	495.28	471.17	660.38	606.58	550.93	523.11
75	440.74	403.42	367.87	348.32	620.23	568.70	517.16	490.50	685.99	629.12	572.25	543.81
76	480.91	440.13	399.34	380.65	671.23	615.16	559.08	530.20	734.11	672.93	611.75	581.18
77	522.12	478.34	434.56	413.48	723.19	663.19	603.20	572.39	784.81	719.95	653.46	621.03
78	561.95	515.25	468.54	445.20	770.53	706.71	641.33	610.20	829.69	759.64	691.15	656.90
79	587.09	538.28	489.49	464.35	797.08	732.01	665.46	631.45	850.31	779.33	708.35	672.85
80	601.01	550.59	500.15	474.93	816.76	748.12	680.87	645.85	870.01	797.16	725.71	689.28
81	619.23	566.62	515.35	489.72	840.48	770.33	701.52	666.45	897.14	821.59	747.40	709.62
82	665.10	609.79	554.47	526.15	903.89	828.35	752.79	716.37	963.25	883.65	802.71	763.59
83	717.72	658.35	599.00	567.96	976.74	894.45	813.50	773.03	1,041.50	953.81	867.47	824.30
84	779.77	715.01	648.91	616.54	1,059.04	971.35	882.30	839.13	1,129.19	1,034.75	941.67	894.45
85	849.93	778.42	708.27	671.84	1,154.82	1,059.04	961.89	914.69	1,231.72	1,127.84	1,025.31	974.04
86	925.47	848.57	771.67	732.55	1,258.70	1,153.47	1,049.59	996.98	1,342.34	1,230.37	1,118.40	1,061.74
87	1,009.11	925.47	840.48	798.66	1,372.02	1,257.35	1,144.03	1,086.01	1,462.41	1,340.99	1,218.23	1,157.52
88	1,099.50	1,007.77	916.03	871.52	1,496.14	1,370.67	1,246.55	1,184.50	1,594.62	1,461.06	1,328.85	1,262.75
89	1,199.34	1,099.50	999.67	949.76	1,629.70	1,494.79	1,358.53	1,291.08	1,737.63	1,593.27	1,447.57	1,376.07
90	1,307.26	1,197.99	1,088.72	1,034.75	1,776.75	1,628.35	1,481.30	1,407.09	1,894.12	1,736.28	1,578.43	1,500.19
91	1,424.63	1,305.92	1,187.20	1,127.84	1,937.29	1,775.40	1,613.51	1,533.92	2,064.10	1,892.77	1,720.09	1,635.09
92	1,552.80	1,423.29	1,293.77	1,229.02	2,111.32	1,934.59	1,759.21	1,671.53	2,250.27	2,062.76	1,875.24	1,782.14
93	1,693.11	1,551.45	1,409.80	1,339.65	2,301.54	2,109.97	1,917.05	1,821.27	2,452.64	2,248.93	2,043.87	1,941.34
94	1,844.21	1,691.75	1,537.96	1,461.06	2,507.95	2,298.85	2,089.73	1,985.85	2,673.89	2,451.29	2,228.69	2,116.72

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
120 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	177.46	159.71	147.88	141.97	278.01	254.36	230.69	218.87	366.75	337.17	301.68	289.85
25-29	174.75	163.84	147.45	141.99	273.06	251.22	229.37	218.45	360.44	333.13	300.37	289.44
30-34	177.97	162.73	147.46	137.30	274.60	254.25	228.83	218.66	361.03	330.52	300.01	284.76
35-39	174.23	160.10	145.97	141.27	273.11	249.57	226.02	216.60	362.58	329.61	301.37	287.24
40-44	173.31	160.31	142.98	138.64	272.95	246.96	225.30	216.64	355.28	329.28	298.95	281.62
45	168.06	151.67	139.37	131.17	262.35	237.75	217.26	204.95	344.33	315.63	286.94	274.64
46	164.88	148.79	136.72	128.69	257.37	233.23	213.13	205.09	341.81	313.66	285.51	269.43
47	162.22	150.35	134.52	126.60	253.22	233.43	209.69	201.78	340.25	312.56	280.91	269.04
48	159.55	147.88	132.32	128.42	249.07	229.61	206.25	198.47	334.67	307.44	280.20	264.63
49	155.84	144.43	129.23	125.43	243.25	224.25	201.45	193.84	330.67	304.06	277.46	262.26
50	156.37	141.47	130.31	122.85	238.27	219.65	197.32	189.88	327.62	301.56	271.78	260.61
51	153.64	142.67	128.03	124.37	241.43	219.49	201.19	190.22	325.58	299.97	270.70	259.73
52	153.95	143.21	128.89	121.73	243.46	221.97	204.08	193.34	322.23	297.16	268.53	254.20
53	153.54	139.58	129.11	122.13	244.26	223.33	202.39	191.92	317.54	293.11	265.20	251.24
54	154.11	140.40	126.71	119.86	246.57	226.02	205.48	195.20	315.07	291.09	263.70	250.00
55	153.95	140.56	127.18	120.49	247.66	227.59	207.49	194.11	311.25	287.82	261.05	247.66
56	160.82	147.68	134.56	128.00	259.27	239.58	216.60	206.76	324.91	298.66	272.40	259.27
57	168.44	152.55	139.84	133.48	270.15	247.89	225.65	212.93	336.88	308.28	279.68	266.96
58	172.17	156.79	144.50	135.27	279.77	255.17	233.66	221.35	344.33	313.58	285.91	270.55
59	174.50	162.67	147.88	139.01	283.94	260.27	236.61	224.78	349.00	319.42	289.85	275.06
60	179.79	165.52	148.40	142.69	291.09	268.26	242.58	231.16	353.88	325.34	293.94	279.68
61	192.44	175.71	158.98	150.60	304.00	278.90	253.79	239.86	370.93	340.25	309.58	292.85
62	200.63	184.36	168.10	159.95	314.49	287.39	262.98	249.42	384.99	352.45	319.92	306.36
63	210.67	192.23	176.43	165.90	323.90	297.56	268.59	255.43	397.64	366.03	331.80	316.00
64	222.01	201.35	183.29	175.54	335.58	307.19	278.79	265.89	413.03	379.47	345.91	327.84
65	227.83	210.30	190.28	180.26	342.99	312.95	285.41	270.39	423.11	388.06	353.00	335.48
66	249.85	228.02	208.61	198.92	371.14	342.03	310.50	293.51	451.19	414.81	375.99	359.02
67	270.01	246.54	225.40	213.66	399.15	366.28	333.41	314.63	476.63	436.71	396.80	378.02
68	287.67	264.83	239.72	228.31	424.65	390.40	353.88	337.89	502.27	461.18	420.08	397.26
69	304.32	280.07	253.60	240.37	447.66	410.17	372.68	355.04	522.64	478.54	436.63	414.59
70	319.11	291.46	265.93	253.16	465.90	427.60	389.32	370.17	540.36	495.68	451.01	427.60
71	356.82	327.95	297.01	282.57	515.64	472.33	431.08	408.39	589.89	540.39	490.89	466.14
72	391.55	359.58	325.62	309.64	561.35	515.41	467.46	445.49	635.26	581.33	529.39	501.42
73	420.45	385.89	351.34	332.13	599.00	549.08	499.16	474.20	670.02	614.35	558.68	531.79
74	448.91	411.80	374.70	356.16	636.26	582.46	530.53	502.70	706.76	647.39	589.89	560.21
75	470.95	431.85	392.75	373.21	664.65	609.57	552.70	526.04	733.96	673.54	611.34	581.13
76	513.20	470.72	428.24	406.15	717.12	657.64	598.16	567.58	786.80	720.52	654.25	621.95
77	559.42	512.39	465.37	442.67	773.46	708.60	645.36	612.93	839.94	770.21	700.49	664.82
78	600.86	551.05	501.24	476.33	825.02	756.53	686.48	652.23	887.28	812.57	739.40	702.04
79	628.50	575.25	523.50	496.88	853.28	782.29	711.31	675.82	909.47	834.05	758.63	720.18
80	643.05	588.41	535.18	508.55	872.80	801.35	728.50	692.08	931.65	853.20	776.14	736.91
81	662.40	607.09	551.78	523.45	899.84	825.64	750.09	712.32	959.20	879.60	800.01	759.54
82	710.96	652.96	593.60	563.91	967.30	886.35	806.76	766.28	1,030.70	945.71	859.37	816.20
83	768.98	704.23	640.81	608.44	1,045.55	957.86	870.16	826.99	1,114.35	1,021.26	928.18	882.30
84	833.74	764.93	694.78	659.71	1,133.23	1,038.80	944.36	897.14	1,208.79	1,107.60	1,007.77	956.50
85	909.28	833.74	756.84	719.06	1,235.77	1,133.23	1,029.35	978.09	1,316.72	1,207.43	1,098.16	1,042.84
86	990.23	907.94	825.64	783.82	1,346.39	1,234.41	1,122.45	1,065.77	1,435.43	1,316.72	1,196.64	1,137.28
87	1,079.28	990.23	899.84	855.32	1,467.80	1,346.39	1,223.62	1,162.91	1,564.94	1,434.08	1,304.57	1,238.46
88	1,177.75	1,079.28	980.79	932.22	1,600.02	1,466.46	1,334.25	1,266.79	1,706.60	1,563.60	1,421.94	1,350.43
89	1,282.99	1,176.40	1,069.82	1,015.86	1,744.37	1,598.67	1,454.31	1,381.46	1,859.04	1,703.90	1,550.10	1,471.85
90	1,399.01	1,281.63	1,165.62	1,107.60	1,900.87	1,743.02	1,585.18	1,505.58	2,026.33	1,857.70	1,689.06	1,604.07
91	1,524.47	1,397.65	1,270.84	1,207.43	2,072.20	1,899.51	1,726.83	1,640.49	2,209.81	2,024.98	1,841.51	1,748.41
92	1,662.07	1,523.12	1,384.16	1,315.36	2,259.73	2,070.85	1,881.98	1,788.89	2,408.12	2,207.10	2,007.44	1,906.26
93	1,810.48	1,660.73	1,509.63	1,434.08	2,462.08	2,257.02	2,051.97	1,949.43	2,625.32	2,406.78	2,186.87	2,077.59
94	1,973.71	1,809.12	1,644.53	1,562.24	2,683.34	2,460.74	2,236.78	2,124.81	2,861.42	2,622.63	2,383.84	2,265.12

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
Unlimited

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	201.12	183.37	165.62	159.71	307.59	283.94	260.27	242.52	408.15	372.66	343.08	325.34
25-29	196.60	180.22	163.84	158.38	305.83	283.98	256.68	245.76	404.13	371.36	338.59	322.21
30-34	198.32	183.06	162.73	157.63	310.19	279.68	254.25	244.08	406.80	371.21	340.70	320.36
35-39	197.77	178.94	164.81	155.39	306.07	282.53	254.28	244.86	404.96	372.00	339.03	320.21
40-44	194.97	177.64	160.31	151.64	303.29	277.29	251.30	238.29	398.60	368.28	333.62	316.28
45	188.57	172.17	155.77	147.57	291.04	266.44	245.95	233.66	385.32	352.53	319.73	307.44
46	184.98	168.90	152.81	144.76	285.51	265.41	241.28	229.22	382.03	349.85	317.69	301.60
47	182.00	166.18	150.35	142.43	280.91	261.13	237.38	225.52	379.82	348.17	316.51	300.69
48	179.01	163.45	147.88	143.99	276.30	256.84	233.50	221.82	377.49	346.36	315.22	299.66
49	174.83	159.63	148.24	140.63	273.65	250.85	228.05	216.65	372.47	342.07	307.87	292.66
50	171.26	160.09	145.20	137.75	268.05	245.72	223.38	212.21	368.58	335.06	305.28	290.39
51	171.94	157.30	142.67	139.01	270.70	248.76	223.15	212.18	365.82	336.55	303.62	289.00
52	171.86	157.53	143.21	136.05	272.10	250.62	225.56	214.82	361.61	332.97	300.75	286.42
53	170.98	157.02	143.07	136.09	272.18	251.24	226.81	216.35	355.93	328.01	296.61	282.65
54	171.24	157.53	143.83	136.99	273.96	253.43	229.45	219.18	352.74	325.34	294.52	280.82
55	170.68	157.30	143.91	133.87	277.78	254.36	230.93	217.55	351.42	321.29	291.17	277.78
56	180.50	164.09	150.97	141.13	292.09	269.11	242.86	229.74	364.30	334.75	305.22	288.81
57	187.51	171.61	155.73	149.37	301.92	276.49	251.07	238.36	375.02	343.24	314.64	298.75
58	193.68	178.31	159.86	153.72	313.58	285.91	261.33	245.95	384.30	353.56	319.73	304.36
59	198.16	180.41	165.62	156.76	319.42	292.80	266.19	254.36	390.40	357.87	325.34	307.59
60	202.62	185.50	168.37	159.82	325.34	299.66	271.11	259.70	396.68	362.43	331.05	313.93
61	214.75	195.22	178.49	170.13	340.25	312.36	284.48	270.53	415.55	382.09	345.83	329.10
62	225.02	206.05	187.07	178.94	352.45	322.62	292.80	279.24	431.08	395.83	360.58	341.61
63	237.00	215.94	197.50	186.97	363.40	331.80	302.83	287.03	445.03	408.17	371.30	352.87
64	247.81	227.17	206.52	196.19	374.30	343.33	312.35	296.86	464.66	425.94	387.22	366.56
65	255.37	235.34	212.81	202.79	383.05	350.51	320.46	302.93	475.69	435.62	395.57	375.54
66	278.97	257.13	232.88	220.74	417.23	380.85	346.89	329.90	506.99	463.32	422.08	400.25
67	300.54	277.06	251.23	239.49	446.11	408.54	370.98	354.53	535.33	490.72	446.11	422.63
68	324.20	296.80	269.40	255.70	477.16	436.07	397.26	376.71	563.91	515.97	470.32	445.20
69	341.81	313.15	284.48	269.04	500.60	458.69	416.79	396.95	586.59	538.07	487.36	463.11
70	357.41	327.62	297.84	282.95	523.34	478.66	436.11	412.71	606.31	555.25	504.19	478.66
71	400.13	367.14	332.07	315.57	577.52	530.07	482.63	457.88	660.02	606.38	550.70	521.82
72	437.49	401.53	365.57	347.60	629.27	577.33	523.40	497.42	711.17	651.25	591.32	563.35
73	470.36	431.96	391.66	372.45	670.02	614.35	558.68	531.79	750.66	689.23	625.88	595.16
74	502.70	461.90	419.23	398.82	712.32	652.96	593.60	563.91	792.09	725.31	660.38	626.99
75	527.82	483.39	438.96	417.63	742.85	682.43	620.23	588.24	821.05	753.51	684.20	650.44
76	576.07	526.79	479.22	455.42	803.78	735.82	669.54	635.55	880.26	807.19	734.11	696.73
77	625.90	574.01	522.12	496.18	865.88	794.54	721.57	685.89	940.47	862.64	783.18	744.27
78	672.47	616.43	560.40	532.37	923.08	846.81	768.98	731.62	993.14	910.64	828.14	786.11
79	702.43	644.76	585.60	556.04	956.79	876.93	797.08	757.15	1,018.90	934.61	848.84	807.43
80	720.11	659.86	599.62	570.19	977.88	896.62	815.37	774.74	1,042.33	955.47	868.61	825.17
81	740.65	679.94	617.88	586.86	1,007.77	924.13	840.48	797.31	1,073.87	984.84	895.79	851.28
82	797.31	729.86	663.76	631.37	1,083.32	992.93	902.54	858.02	1,154.82	1,059.04	961.89	914.69
83	860.72	789.22	717.72	681.29	1,169.67	1,072.52	975.40	926.82	1,247.91	1,144.03	1,040.15	987.53
84	933.57	855.32	778.42	739.30	1,269.50	1,164.26	1,057.69	1,005.07	1,353.14	1,241.16	1,127.84	1,071.18
85	1,017.21	933.57	848.57	805.40	1,384.16	1,268.14	1,153.47	1,095.46	1,475.90	1,351.79	1,229.02	1,168.31
86	1,108.95	1,017.21	924.13	878.26	1,508.28	1,382.82	1,257.35	1,193.94	1,608.11	1,474.55	1,339.65	1,273.54
87	1,208.79	1,108.95	1,007.77	957.86	1,644.53	1,506.94	1,370.67	1,301.87	1,752.46	1,606.77	1,461.06	1,388.21
88	1,318.06	1,208.79	1,098.16	1,042.84	1,791.59	1,643.19	1,493.44	1,419.24	1,910.31	1,751.12	1,591.92	1,512.33
89	1,436.78	1,316.72	1,196.64	1,137.28	1,953.48	1,790.24	1,628.35	1,546.06	2,083.00	1,908.95	1,734.92	1,648.58
90	1,566.29	1,435.43	1,304.57	1,239.82	2,128.86	1,952.13	1,774.05	1,686.36	2,270.51	2,080.29	1,891.42	1,796.99
91	1,706.60	1,564.94	1,421.94	1,351.79	2,320.44	2,127.51	1,934.59	1,837.46	2,474.23	2,267.81	2,061.41	1,958.88
92	1,860.39	1,705.24	1,550.10	1,473.21	2,529.54	2,319.08	2,108.63	2,003.39	2,696.83	2,471.53	2,247.58	2,135.61
93	2,027.68	1,859.04	1,690.41	1,605.41	2,757.54	2,528.19	2,297.49	2,182.83	2,939.66	2,694.13	2,449.95	2,327.17
94	2,211.15	2,026.33	1,841.51	1,749.77	3,005.77	2,754.84	2,505.25	2,379.79	3,204.08	2,936.96	2,669.84	2,536.29

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
24 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	22.70	21.08	19.46	17.84	35.67	32.43	29.19	27.57	48.65	43.78	40.54	38.92
25-29	26.85	25.06	23.28	21.48	42.96	39.39	35.80	34.02	57.28	51.91	48.33	44.76
30-34	36.32	34.05	31.79	29.51	59.02	52.21	47.67	45.40	77.19	72.65	65.84	61.30
35-39	48.33	42.96	40.27	37.59	72.50	67.13	61.76	59.08	99.35	91.30	83.24	77.87
40-44	56.68	50.72	47.74	44.76	89.50	80.56	74.59	68.62	119.35	110.39	98.46	95.47
45	59.16	56.04	49.82	46.70	93.40	87.17	77.83	74.72	127.65	115.20	105.85	99.62
46	62.79	56.51	50.23	47.09	94.17	87.89	78.48	75.34	128.71	119.29	106.73	103.59
47	63.04	56.74	50.44	50.44	94.56	88.26	78.81	75.65	132.39	119.78	110.33	104.02
48	63.56	57.20	54.03	50.85	98.52	88.99	79.45	76.28	133.48	123.95	111.24	104.88
49	64.34	61.12	54.69	51.47	99.73	90.08	83.64	77.21	138.33	125.47	115.82	109.38
50	68.10	61.62	55.13	51.89	100.53	90.80	84.32	77.83	139.45	129.72	116.75	110.26
51	68.38	61.86	55.35	52.10	100.94	94.43	84.65	81.40	143.27	130.24	120.47	113.95
52	68.92	62.35	59.08	55.80	105.02	95.17	85.33	82.05	147.68	134.56	121.43	118.15
53	69.46	66.16	59.55	56.24	105.85	95.93	89.31	82.70	152.16	138.93	125.70	119.08
54	73.06	66.41	59.78	56.45	109.58	99.62	89.67	86.34	156.08	142.80	129.51	122.87
55	73.63	66.93	60.24	56.89	110.45	100.41	90.37	87.02	160.64	147.26	133.87	127.18
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
36 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	30.81	27.57	25.94	24.32	45.40	42.16	38.92	35.67	61.62	56.75	50.27	48.65
25-29	35.80	34.02	30.43	28.65	53.71	50.13	44.76	42.96	73.39	66.24	60.87	57.28
30-34	49.94	45.40	40.86	38.59	74.91	68.10	61.30	59.02	99.89	90.80	81.72	79.45
35-39	64.45	59.08	53.71	51.01	93.98	85.93	77.87	75.19	126.20	115.46	104.72	99.35
40-44	74.59	68.62	62.65	59.67	113.38	104.42	95.47	89.50	149.18	137.24	125.30	119.35
45	80.95	74.72	65.38	62.26	121.42	108.96	99.62	96.51	161.89	146.33	133.87	127.65
46	81.62	75.34	69.06	65.92	122.43	109.87	100.45	97.31	163.24	150.68	138.13	128.71
47	81.96	75.65	69.35	66.19	122.94	113.48	100.87	97.72	167.07	154.46	138.70	132.39
48	82.63	76.28	69.92	66.75	123.95	114.41	101.71	98.52	171.61	155.73	143.01	136.65
49	86.86	77.21	70.77	67.56	125.47	115.82	106.17	99.73	176.94	160.85	147.98	138.33
50	87.56	81.08	71.35	68.10	126.48	116.75	107.02	100.53	181.61	165.39	149.18	142.69
51	87.91	81.40	74.89	71.63	130.24	120.47	107.44	104.19	185.59	169.31	153.03	146.52
52	91.90	82.05	75.49	72.20	134.56	124.72	111.58	105.02	190.35	173.94	157.53	150.97
53	92.62	86.01	79.38	72.77	138.93	129.01	115.77	109.16	191.85	178.63	162.08	152.16
54	96.30	86.34	79.70	76.38	142.80	129.51	119.55	112.91	195.93	179.32	166.04	156.08
55	97.06	90.37	80.33	76.98	147.26	133.87	123.83	117.14	200.80	184.07	167.34	160.64
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
48 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	32.43	30.81	27.57	25.94	50.27	47.02	42.16	40.54	68.10	63.24	56.75	55.13
25-29	39.39	35.80	32.22	30.43	60.87	55.50	50.13	48.33	82.35	75.19	68.02	64.45
30-34	54.49	49.94	45.40	43.14	81.72	74.91	68.10	65.84	111.24	102.15	93.07	88.54
35-39	67.13	61.76	56.38	53.71	104.72	96.67	88.61	83.24	142.31	128.89	118.15	112.78
40-44	80.56	74.59	68.62	65.64	125.30	116.36	104.42	98.46	170.06	155.15	140.23	134.26
45	87.17	80.95	71.61	68.49	133.87	121.42	112.08	105.85	180.57	165.00	149.44	143.21
46	87.89	81.62	72.20	69.06	134.99	125.57	113.01	106.73	185.22	169.52	153.82	147.55
47	88.26	81.96	75.65	69.35	138.70	126.09	116.63	110.33	189.13	173.37	157.61	151.31
48	88.99	82.63	76.28	73.09	139.84	130.31	117.59	111.24	193.87	177.97	162.08	155.73
49	93.30	83.64	77.21	73.99	144.76	131.91	119.04	112.60	202.68	183.37	167.29	160.85
50	94.05	84.32	77.83	74.59	145.94	136.21	123.23	116.75	207.55	191.34	171.88	165.39
51	97.68	87.91	81.40	74.89	149.78	136.75	123.73	120.47	211.63	192.11	175.82	166.06
52	98.46	91.90	82.05	78.76	154.25	141.13	128.00	121.43	213.33	196.91	177.23	170.66
53	102.55	95.93	86.01	82.70	158.78	145.54	132.32	125.70	218.32	201.78	181.93	172.01
54	106.27	96.30	89.67	83.02	162.73	149.44	136.15	126.19	222.49	202.57	185.97	176.01
55	110.45	100.41	90.37	87.02	163.99	150.60	137.22	130.53	227.59	207.49	187.42	180.72
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
60 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	38.92	35.67	32.43	30.81	58.37	53.51	48.65	47.02	79.45	72.97	66.48	63.24
25-29	44.76	41.17	37.59	35.80	69.82	64.45	57.28	55.50	93.09	85.93	78.76	73.39
30-34	61.30	56.75	52.21	49.94	95.35	86.26	79.45	74.91	127.12	118.05	106.70	102.15
35-39	77.87	72.50	64.45	61.76	120.83	110.09	99.35	96.67	163.79	150.37	134.26	128.89
40-44	95.47	86.53	77.57	74.59	143.21	131.27	119.35	113.38	193.94	179.01	161.12	155.15
45	99.62	90.29	84.05	77.83	152.55	140.09	127.65	121.42	205.48	189.91	171.24	165.00
46	100.45	94.17	84.76	81.62	153.82	141.27	128.71	122.43	210.32	194.64	175.80	166.38
47	100.87	94.56	85.11	81.96	154.46	141.85	129.24	122.94	214.35	195.43	179.68	170.22
48	104.88	95.35	85.81	82.63	155.73	143.01	130.31	123.95	219.29	200.23	181.16	171.61
49	106.17	96.51	86.86	83.64	157.63	144.76	131.91	125.47	221.97	205.90	186.59	176.94
50	107.02	97.29	87.56	84.32	158.91	145.94	132.96	126.48	227.01	207.55	188.09	178.37
51	110.70	100.94	91.17	87.91	166.06	153.03	136.75	130.24	231.17	211.63	192.11	182.33
52	111.58	105.02	95.17	88.61	170.66	157.53	144.41	134.56	236.30	216.60	196.91	187.07
53	115.77	105.85	95.93	92.62	178.63	162.08	148.86	142.24	241.48	221.63	201.78	191.85
54	119.55	109.58	99.62	92.99	182.64	169.36	152.75	146.12	245.74	225.81	205.90	195.93
55	123.83	113.79	100.41	97.06	190.76	174.03	157.30	150.60	251.01	230.93	207.49	197.46
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
72 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	40.54	37.29	34.05	32.43	63.24	58.37	53.51	50.27	84.32	77.83	69.72	66.48
25-29	48.33	44.76	41.17	37.59	75.19	69.82	62.65	60.87	100.25	91.30	82.35	78.76
30-34	65.84	61.30	54.49	52.21	104.42	95.35	86.26	81.72	136.21	124.86	113.51	106.70
35-39	83.24	77.87	69.82	67.13	131.57	120.83	110.09	104.72	174.54	158.42	145.00	136.94
40-44	101.44	92.49	83.54	80.56	158.13	143.21	131.27	125.30	205.86	190.95	173.05	164.09
45	105.85	96.51	90.29	84.05	168.12	152.55	140.09	130.76	221.04	202.37	183.68	174.34
46	106.73	100.45	91.03	84.76	169.52	153.82	141.27	131.85	222.88	207.18	188.36	178.94
47	110.33	100.87	91.41	85.11	170.22	154.46	141.85	135.54	226.95	208.05	189.13	179.68
48	111.24	101.71	92.16	88.99	171.61	155.73	143.01	136.65	232.00	212.93	193.87	184.33
49	112.60	102.95	93.30	90.08	173.72	157.63	144.76	138.33	234.84	215.54	196.24	186.59
50	113.51	103.78	94.05	90.80	175.12	158.91	145.94	139.45	239.98	220.52	201.07	191.34
51	117.22	107.44	97.68	91.17	182.33	166.06	149.78	143.27	244.20	224.66	205.13	192.11
52	118.15	108.31	98.46	95.17	187.07	170.66	157.53	147.68	249.42	229.74	206.76	196.91
53	122.39	112.47	102.55	95.93	195.17	178.63	162.08	155.47	254.70	231.55	211.70	201.78
54	126.19	116.23	102.95	99.62	202.57	182.64	166.04	159.40	259.03	235.78	215.86	205.90
55	127.18	117.14	107.10	100.41	207.49	190.76	174.03	163.99	264.40	240.97	220.89	207.49
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: 7044 et al

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
96 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	45.40	42.16	37.29	35.67	71.35	64.86	58.37	56.75	94.05	85.94	77.83	74.59
25-29	53.71	50.13	44.76	42.96	84.13	76.98	69.82	66.24	110.99	102.04	93.09	87.72
30-34	72.65	68.10	61.30	59.02	115.77	104.42	95.35	90.80	152.10	138.47	127.12	120.31
35-39	93.98	85.93	77.87	75.19	145.00	134.26	120.83	115.46	193.34	177.23	161.12	153.05
40-44	110.39	101.44	92.49	89.50	173.05	161.12	146.20	137.24	229.74	211.83	190.95	182.00
45	118.30	108.96	99.62	93.40	186.79	171.24	155.66	146.33	245.95	224.16	202.37	193.03
46	119.29	109.87	100.45	94.17	188.36	172.66	156.96	147.55	248.00	229.16	207.18	197.77
47	119.78	110.33	100.87	94.56	189.13	173.37	157.61	148.15	252.17	230.12	211.20	198.59
48	123.95	111.24	101.71	98.52	190.69	174.80	158.91	149.37	257.43	235.19	212.93	203.40
49	125.47	112.60	102.95	99.73	193.03	176.94	160.85	151.20	263.80	241.28	218.76	209.10
50	126.48	116.75	103.78	100.53	194.58	178.37	162.15	152.42	265.93	243.23	223.77	210.80
51	130.24	117.22	107.44	100.94	201.87	185.59	166.06	159.54	270.25	247.46	224.66	214.89
52	131.27	121.43	111.58	105.02	206.76	190.35	173.94	164.09	275.68	252.71	229.74	219.89
53	135.62	125.70	112.47	109.16	215.02	198.47	178.63	172.01	281.16	258.01	234.85	221.63
54	139.47	126.19	116.23	109.58	222.49	205.90	185.97	176.01	285.59	262.35	239.10	225.81
55	143.91	130.53	117.14	113.79	230.93	210.85	190.76	184.07	291.17	267.74	244.32	230.93
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
120 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	48.65	43.78	40.54	38.92	76.21	69.72	63.24	60.00	100.53	92.43	82.70	79.45
25-29	57.28	53.71	48.33	46.54	89.50	82.35	75.19	71.61	118.15	109.20	98.46	94.88
30-34	79.45	72.65	65.84	61.30	122.59	113.51	102.15	97.61	161.17	147.56	133.94	127.12
35-39	99.35	91.30	83.24	80.56	155.74	142.31	128.89	123.52	206.76	187.97	171.86	163.79
40-44	119.35	110.39	98.46	95.47	187.97	170.06	155.15	149.18	244.65	226.75	205.86	193.94
45	127.65	115.20	105.85	99.62	199.25	180.57	165.00	155.66	261.51	239.72	217.93	208.59
46	128.71	116.15	106.73	100.45	200.91	182.08	166.38	160.10	266.83	244.86	222.88	210.32
47	129.24	119.78	107.18	100.87	201.74	185.98	167.07	160.76	271.09	249.02	223.80	214.35
48	130.31	120.77	108.05	104.88	203.40	187.51	168.44	162.08	273.32	251.07	228.83	216.11
49	131.91	122.25	109.38	106.17	205.90	189.81	170.50	164.07	279.89	257.37	234.84	221.97
50	136.21	123.23	113.51	107.02	207.55	191.34	171.88	165.39	285.38	262.68	236.74	227.01
51	136.75	126.98	113.95	110.70	214.89	195.36	179.08	169.31	289.78	266.98	240.94	231.17
52	141.13	131.27	118.15	111.58	223.17	203.48	187.07	177.23	295.38	272.40	246.15	233.01
53	145.54	132.32	122.39	115.77	231.55	211.70	191.85	181.93	301.01	277.86	251.40	238.17
54	149.44	136.15	122.87	116.23	239.10	219.18	199.25	189.29	305.52	282.27	255.70	242.42
55	153.95	140.56	127.18	120.49	247.66	227.59	207.49	194.11	311.25	287.82	261.05	247.66
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
Unlimited

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	55.13	50.27	45.40	43.78	84.32	77.83	71.35	66.48	111.88	102.15	94.05	89.18
25-29	64.45	59.08	53.71	51.91	100.25	93.09	84.13	80.56	132.47	121.73	110.99	105.62
30-34	88.54	81.72	72.65	70.37	138.47	124.86	113.51	108.96	181.61	165.72	152.10	143.01
35-39	112.78	102.04	93.98	88.61	174.54	161.12	145.00	139.63	230.93	212.13	193.34	182.60
40-44	134.26	122.33	110.39	104.42	208.85	190.95	173.05	164.09	274.48	253.60	229.74	217.80
45	143.21	130.76	118.30	112.08	221.04	202.37	186.79	177.46	292.65	267.74	242.83	233.50
46	144.41	131.85	119.29	113.01	222.88	207.18	188.36	178.94	298.23	273.11	248.00	235.44
47	145.00	132.39	119.78	113.48	223.80	208.05	189.13	179.68	302.61	277.39	252.17	239.57
48	146.20	133.48	120.77	117.59	225.65	209.76	190.69	181.16	308.28	282.85	257.43	244.72
49	147.98	135.11	125.47	119.04	231.63	212.32	193.03	183.37	315.27	289.54	260.58	247.71
50	149.18	139.45	126.48	119.99	233.50	214.04	194.58	184.85	321.06	291.87	265.93	252.95
51	153.03	140.01	126.98	123.73	240.94	221.41	198.62	188.84	325.60	299.55	270.25	257.22
52	157.53	144.41	131.27	124.72	249.42	229.74	206.76	196.91	331.48	305.22	275.68	262.56
53	162.08	148.86	135.62	129.01	258.01	238.17	215.02	205.09	337.40	310.94	281.16	267.94
54	166.04	152.75	139.47	132.84	265.66	245.74	222.49	212.53	342.04	315.48	285.59	272.31
55	170.68	157.30	143.91	133.87	277.78	254.36	230.93	217.55	351.42	321.29	291.17	277.78
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Individual
24 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	21.79	20.23	18.68	17.12	34.25	31.13	28.02	26.47	46.70	42.04	38.92	37.36
25-29	23.35	21.79	20.23	18.68	37.36	34.25	31.13	29.57	49.82	45.14	42.04	38.92
30-34	24.91	23.35	21.79	20.23	40.48	35.80	32.69	31.13	52.92	49.82	45.14	42.04
35-39	28.02	24.91	23.35	21.79	42.04	38.92	35.80	34.25	57.60	52.92	48.26	45.14
40-44	29.57	26.47	24.91	23.35	46.70	42.04	38.92	35.80	62.27	57.60	51.36	49.82
45	29.57	28.02	24.91	23.35	46.70	43.58	38.92	37.36	63.83	57.60	52.92	49.82
46	31.13	28.02	24.91	23.35	46.70	43.58	38.92	37.36	63.83	59.15	52.92	51.36
47	31.13	28.02	24.91	24.91	46.70	43.58	38.92	37.36	65.39	59.15	54.48	51.36
48	31.13	28.02	26.47	24.91	48.26	43.58	38.92	37.36	65.39	60.71	54.48	51.36
49	31.13	29.57	26.47	24.91	48.26	43.58	40.48	37.36	66.94	60.71	56.04	52.92
50	32.69	29.57	26.47	24.91	48.26	43.58	40.48	37.36	66.94	62.27	56.04	52.92
51	32.69	29.57	26.47	24.91	48.26	45.14	40.48	38.92	68.48	62.27	57.60	54.48
52	32.69	29.57	28.02	26.47	49.82	45.14	40.48	38.92	70.04	63.83	57.60	56.04
53	32.69	31.13	28.02	26.47	49.82	45.14	42.04	38.92	71.60	65.39	59.15	56.04
54	34.25	31.13	28.02	26.47	51.36	46.70	42.04	40.48	73.16	66.94	60.71	57.60
55	34.25	31.13	28.02	26.47	51.36	46.70	42.04	40.48	74.71	68.48	62.27	59.15
56	37.36	34.25	31.13	29.57	56.04	51.36	46.70	43.58	76.27	70.04	63.83	60.71
57	40.48	35.80	32.69	31.13	60.71	56.04	49.82	48.26	79.39	73.16	66.94	63.83
58	42.04	38.92	35.80	34.25	65.39	59.15	54.48	51.36	82.50	76.27	68.48	65.39
59	45.14	42.04	37.36	35.80	70.04	63.83	57.60	54.48	85.62	77.83	71.60	66.94
60	48.26	43.58	40.48	38.92	74.71	68.48	62.27	59.15	88.74	80.95	73.16	70.04
61	52.92	48.26	43.58	42.04	79.39	73.16	66.94	63.83	94.96	87.18	79.39	74.71
62	57.60	52.92	48.26	45.14	85.62	77.83	71.60	66.94	101.18	93.40	85.62	80.95
63	62.27	57.60	51.36	49.82	91.84	84.06	76.27	71.60	108.96	99.62	90.28	85.62
64	66.94	60.71	56.04	52.92	96.52	88.74	80.95	76.27	115.19	105.85	96.52	91.84
65	71.60	65.39	59.15	56.04	102.74	93.40	85.62	80.95	122.98	112.08	102.74	96.52
66	79.39	73.16	66.94	63.83	113.63	104.30	94.96	90.28	133.87	122.98	112.08	105.85
67	88.74	80.95	73.16	70.04	124.54	115.19	104.30	99.62	144.77	132.31	121.42	115.19
68	96.52	88.74	80.95	76.27	136.98	124.54	113.63	107.40	157.22	143.22	130.75	124.54
69	105.85	96.52	87.18	84.06	147.88	135.43	122.98	116.75	168.11	154.10	140.10	132.31
70	113.63	104.30	94.96	90.28	158.78	146.32	132.31	126.10	179.02	165.01	149.44	141.66
71	130.75	119.87	108.96	102.74	180.58	165.01	151.00	143.22	202.37	185.23	169.67	160.33
72	146.32	135.43	122.98	116.75	202.37	185.23	168.11	160.33	225.71	207.02	188.35	179.02
73	163.45	149.44	136.98	129.19	222.60	205.49	186.79	177.46	249.06	228.83	208.58	197.70
74	180.58	165.01	149.44	143.22	244.40	224.15	203.93	193.02	272.41	250.62	227.27	216.37
75	196.14	180.58	163.45	155.66	266.18	244.40	221.05	210.14	295.76	270.85	247.50	235.06
76	225.71	207.02	188.35	179.02	300.43	275.53	250.62	238.16	330.01	303.54	275.53	261.52
77	255.29	233.50	213.26	202.37	333.12	306.66	278.64	264.62	364.25	334.68	303.54	289.54
78	284.86	259.97	236.62	225.71	367.37	337.80	306.66	291.10	398.51	365.81	333.12	316.00
79	314.45	287.98	261.52	249.06	401.60	368.93	334.68	317.56	434.30	396.95	361.15	342.46
80	342.46	314.45	286.42	270.85	435.86	400.07	362.69	345.58	468.55	429.64	389.16	370.48
81	367.37	336.24	305.10	291.10	466.99	428.08	389.16	368.93	501.24	459.20	417.18	396.95
82	393.83	361.15	328.45	312.89	501.24	459.20	417.18	396.95	538.60	493.46	448.31	426.52
83	426.52	390.72	354.91	337.80	541.70	496.56	451.43	428.08	580.62	532.38	484.12	460.76
84	462.32	423.41	384.49	365.81	586.86	538.60	488.78	465.43	630.44	577.51	526.14	499.68
85	504.35	462.32	420.29	398.51	639.78	586.86	533.93	507.47	688.04	630.44	572.84	544.82
86	549.49	502.79	457.64	434.30	697.37	639.78	582.18	552.61	748.75	686.48	624.22	593.09
87	599.30	549.49	498.12	473.22	761.20	697.37	633.56	602.42	817.24	748.75	680.26	646.01
88	652.22	597.74	543.26	516.82	829.68	759.64	691.14	656.90	890.40	815.68	742.52	705.16
89	711.40	652.22	593.09	563.51	904.42	828.14	753.41	716.05	969.78	888.84	807.89	767.42
90	775.20	711.40	646.01	613.31	985.34	902.86	820.36	779.88	1,056.96	969.78	881.06	837.47
91	845.26	775.20	703.61	669.36	1,074.08	983.81	895.07	849.92	1,153.48	1,056.96	960.46	912.19
92	921.54	843.71	767.42	728.51	1,170.60	1,072.52	974.46	926.20	1,256.22	1,151.92	1,047.61	994.69
93	1,004.03	919.98	835.92	795.44	1,274.88	1,169.04	1,063.18	1,010.26	1,369.85	1,256.22	1,141.01	1,084.98
94	1,094.32	1,002.47	912.19	867.06	1,390.08	1,274.88	1,158.13	1,100.56	1,492.81	1,368.29	1,243.75	1,181.48

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Individual
36 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	29.57	26.47	24.91	23.35	43.58	40.48	37.36	34.25	59.15	54.48	48.26	46.70
25-29	31.13	29.57	26.47	24.91	46.70	43.58	38.92	37.36	63.83	57.60	52.92	49.82
30-34	34.25	31.13	28.02	26.47	51.36	46.70	42.04	40.48	68.48	62.27	56.04	54.48
35-39	37.36	34.25	31.13	29.57	54.48	49.82	45.14	43.58	73.16	66.94	60.71	57.60
40-44	38.92	35.80	32.69	31.13	59.15	54.48	49.82	46.70	77.83	71.60	65.39	62.27
45	40.48	37.36	32.69	31.13	60.71	54.48	49.82	48.26	80.95	73.16	66.94	63.83
46	40.48	37.36	34.25	32.69	60.71	54.48	49.82	48.26	80.95	74.71	68.48	63.83
47	40.48	37.36	34.25	32.69	60.71	56.04	49.82	48.26	82.50	76.27	68.48	65.39
48	40.48	37.36	34.25	32.69	60.71	56.04	49.82	48.26	84.06	76.27	70.04	66.94
49	42.04	37.36	34.25	32.69	60.71	56.04	51.36	48.26	85.62	77.83	71.60	66.94
50	42.04	38.92	34.25	32.69	60.71	56.04	51.36	48.26	87.18	79.39	71.60	68.48
51	42.04	38.92	35.80	34.25	62.27	57.60	51.36	49.82	88.74	80.95	73.16	70.04
52	43.58	38.92	35.80	34.25	63.83	59.15	52.92	49.82	90.28	82.50	74.71	71.60
53	43.58	40.48	37.36	34.25	65.39	60.71	54.48	51.36	90.28	84.06	76.27	71.60
54	45.14	40.48	37.36	35.80	66.94	60.71	56.04	52.92	91.84	84.06	77.83	73.16
55	45.14	42.04	37.36	35.80	68.48	62.27	57.60	54.48	93.40	85.62	77.83	74.71
56	48.26	45.14	40.48	38.92	73.16	66.94	60.71	57.60	98.06	90.28	82.50	77.83
57	51.36	46.70	42.04	40.48	79.39	71.60	65.39	62.27	102.74	94.96	85.62	80.95
58	54.48	49.82	45.14	43.58	84.06	76.27	70.04	66.94	107.40	98.06	90.28	85.62
59	57.60	52.92	46.70	45.14	88.74	80.95	74.71	70.04	112.08	102.74	93.40	88.74
60	59.15	54.48	49.82	46.70	93.40	85.62	77.83	74.71	116.75	107.40	96.52	91.84
61	65.39	60.71	54.48	51.36	102.74	93.40	85.62	80.95	124.54	113.63	104.30	98.06
62	71.60	65.39	59.15	56.04	110.52	101.18	91.84	87.18	132.31	121.42	110.52	104.30
63	76.27	70.04	63.83	60.71	118.31	107.40	98.06	93.40	140.10	129.19	116.75	112.08
64	82.50	76.27	68.48	65.39	126.10	115.19	104.30	99.62	149.44	136.98	124.54	118.31
65	88.74	80.95	73.16	70.04	133.87	122.98	112.08	105.85	157.22	143.22	130.75	124.54
66	99.62	90.28	82.50	77.83	147.88	135.43	124.54	118.31	171.23	157.22	143.22	135.43
67	110.52	101.18	91.84	87.18	163.45	149.44	135.43	129.19	186.79	171.23	155.66	147.88
68	121.42	110.52	101.18	94.96	177.46	163.45	147.88	141.66	202.37	185.23	169.67	160.33
69	130.75	119.87	108.96	104.30	193.02	177.46	160.33	152.54	217.93	199.25	182.14	172.79
70	141.66	130.75	118.31	112.08	207.02	189.91	172.79	165.01	233.50	213.26	194.58	185.23
71	165.01	151.00	136.98	130.75	235.06	216.37	196.14	186.79	264.62	242.84	219.49	208.58
72	186.79	171.23	155.66	147.88	263.06	241.28	219.49	208.58	294.20	270.85	245.94	233.50
73	208.58	191.46	174.35	165.01	291.10	267.74	242.84	230.38	325.33	298.88	270.85	258.41
74	231.94	211.70	193.02	183.68	319.12	292.64	266.18	253.73	356.47	326.89	297.32	281.76
75	253.73	233.50	211.70	200.81	347.12	319.12	289.54	275.53	387.60	354.91	322.24	306.66
76	289.54	266.18	241.28	230.38	392.28	359.59	326.89	311.33	434.30	398.51	361.15	344.02
77	326.89	298.88	272.41	258.41	437.42	401.60	365.81	347.12	481.00	440.52	400.07	381.37
78	362.69	333.12	301.98	287.98	482.56	443.64	403.16	382.93	527.70	484.12	440.52	417.18
79	400.07	365.81	333.12	316.00	527.70	484.12	440.52	418.73	574.39	526.14	479.44	454.55
80	435.86	400.07	362.69	345.58	572.84	526.14	477.90	454.55	621.10	569.74	518.35	491.90
81	466.99	428.08	389.16	368.93	613.31	561.95	512.14	485.68	664.69	610.21	554.17	526.14
82	501.24	459.20	417.18	396.95	660.01	605.53	549.49	523.03	714.49	655.34	596.18	566.62
83	541.70	496.56	451.43	428.08	712.93	653.78	593.09	563.51	772.09	708.28	642.89	611.76
84	586.86	538.60	488.78	465.43	773.65	708.28	644.45	611.76	837.47	767.42	698.93	663.13
85	639.78	586.86	533.93	507.47	842.15	772.09	702.05	667.80	913.75	837.47	761.20	722.28
86	697.37	639.78	582.18	552.61	918.42	842.15	765.88	726.96	996.25	912.19	829.68	787.67
87	761.20	697.37	633.56	602.42	1,000.92	918.42	834.36	792.32	1,084.98	994.69	904.42	859.27
88	829.68	759.64	691.14	656.90	1,091.21	1,000.92	909.07	863.94	1,183.04	1,084.98	985.34	937.10
89	904.42	828.14	753.41	716.05	1,189.27	1,089.65	991.58	941.77	1,288.90	1,181.48	1,074.08	1,021.16
90	985.34	902.86	820.36	779.88	1,296.67	1,189.27	1,080.30	1,025.82	1,405.64	1,288.90	1,170.60	1,113.00
91	1,074.08	983.81	895.07	849.92	1,413.42	1,295.14	1,178.39	1,119.22	1,531.73	1,404.10	1,276.44	1,212.62
92	1,170.60	1,072.52	974.46	926.20	1,541.08	1,411.88	1,284.23	1,218.84	1,670.27	1,530.17	1,391.63	1,321.58
93	1,274.88	1,169.04	1,063.18	1,010.26	1,679.62	1,539.52	1,399.42	1,329.37	1,819.70	1,668.72	1,516.16	1,441.45
94	1,390.08	1,274.88	1,158.13	1,100.56	1,830.61	1,678.06	1,525.51	1,449.24	1,983.16	1,818.16	1,653.16	1,570.64

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Individual
48 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	31.13	29.57	26.47	24.91	48.26	45.14	40.48	38.92	65.39	60.71	54.48	52.92
25-29	34.25	31.13	28.02	26.47	52.92	48.26	43.58	42.04	71.60	65.39	59.15	56.04
30-34	37.36	34.25	31.13	29.57	56.04	51.36	46.70	45.14	76.27	70.04	63.83	60.71
35-39	38.92	35.80	32.69	31.13	60.71	56.04	51.36	48.26	82.50	74.71	68.48	65.39
40-44	42.04	38.92	35.80	34.25	65.39	60.71	54.48	51.36	88.74	80.95	73.16	70.04
45	43.58	40.48	35.80	34.25	66.94	60.71	56.04	52.92	90.28	82.50	74.71	71.60
46	43.58	40.48	35.80	34.25	66.94	62.27	56.04	52.92	91.84	84.06	76.27	73.16
47	43.58	40.48	37.36	34.25	68.48	62.27	57.60	54.48	93.40	85.62	77.83	74.71
48	43.58	40.48	37.36	35.80	68.48	63.83	57.60	54.48	94.96	87.18	79.39	76.27
49	45.14	40.48	37.36	35.80	70.04	63.83	57.60	54.48	98.06	88.74	80.95	77.83
50	45.14	40.48	37.36	35.80	70.04	65.39	59.15	56.04	99.62	91.84	82.50	79.39
51	46.70	42.04	38.92	35.80	71.60	65.39	59.15	57.60	101.18	91.84	84.06	79.39
52	46.70	43.58	38.92	37.36	73.16	66.94	60.71	57.60	101.18	93.40	84.06	80.95
53	48.26	45.14	40.48	38.92	74.71	68.48	62.27	59.15	102.74	94.96	85.62	80.95
54	49.82	45.14	42.04	38.92	76.27	70.04	63.83	59.15	104.30	94.96	87.18	82.50
55	51.36	46.70	42.04	40.48	76.27	70.04	63.83	60.71	105.85	96.52	87.18	84.06
56	54.48	49.82	45.14	43.58	82.50	76.27	70.04	65.39	110.52	101.18	91.84	87.18
57	57.60	52.92	48.26	46.70	88.74	82.50	74.71	70.04	115.19	105.85	96.52	91.84
58	62.27	56.04	51.36	48.26	94.96	87.18	79.39	76.27	121.42	110.52	101.18	94.96
59	65.39	59.15	54.48	51.36	102.74	93.40	85.62	80.95	126.10	115.19	104.30	99.62
60	68.48	62.27	57.60	54.48	108.96	99.62	90.28	85.62	130.75	119.87	108.96	104.30
61	74.71	68.48	62.27	59.15	116.75	107.40	98.06	91.84	140.10	129.19	116.75	110.52
62	79.39	73.16	66.94	63.83	124.54	115.19	104.30	99.62	149.44	136.98	124.54	118.31
63	85.62	77.83	71.60	66.94	133.87	122.98	112.08	105.85	158.78	144.77	132.31	124.54
64	91.84	84.06	76.27	71.60	141.66	130.75	118.31	112.08	168.11	154.10	140.10	132.31
65	96.52	88.74	80.95	76.27	151.00	138.54	126.10	119.87	175.90	161.89	146.32	140.10
66	108.96	99.62	91.84	87.18	168.11	154.10	140.10	132.31	194.58	179.02	161.89	154.10
67	121.42	112.08	101.18	96.52	185.23	169.67	154.10	146.32	213.26	194.58	177.46	168.11
68	133.87	122.98	112.08	105.85	202.37	185.23	168.11	160.33	230.38	211.70	193.02	183.68
69	146.32	133.87	122.98	116.75	219.49	200.81	182.14	174.35	249.06	228.83	208.58	197.70
70	158.78	146.32	132.31	126.10	236.62	216.37	197.70	186.79	267.74	245.94	222.60	211.70
71	185.23	169.67	154.10	146.32	267.74	245.94	224.15	211.70	303.54	277.08	252.18	239.72
72	210.14	193.02	175.90	166.57	300.43	275.53	250.62	238.16	337.80	309.77	281.76	267.74
73	236.62	216.37	196.14	186.79	331.56	305.10	277.08	263.06	373.60	342.46	311.33	295.76
74	261.52	239.72	217.93	207.02	364.25	333.12	303.54	287.98	409.39	375.16	340.90	323.77
75	286.42	263.06	239.72	227.27	395.39	362.69	330.01	312.89	445.20	407.84	370.48	351.80
76	334.68	306.66	278.64	264.62	454.55	417.18	378.26	359.59	504.35	462.32	420.29	400.07
77	381.37	348.68	317.56	301.98	513.70	470.11	428.08	406.28	565.06	518.35	471.66	448.31
78	428.08	392.28	356.47	339.35	571.30	524.59	476.34	452.99	625.78	574.39	521.47	495.01
79	474.78	435.86	395.39	376.72	630.44	577.51	524.59	499.68	686.48	628.88	571.30	543.26
80	523.03	479.44	435.86	414.07	689.59	632.00	574.39	544.82	747.19	684.92	622.66	591.53
81	558.83	512.14	465.43	442.08	737.84	675.58	614.87	583.74	798.55	731.62	666.24	632.00
82	600.86	551.05	501.24	476.34	792.32	726.96	660.01	627.32	859.27	787.67	716.05	680.26
83	649.13	594.65	540.16	513.70	856.15	784.55	712.93	677.14	927.76	849.92	773.65	734.74
84	703.61	646.01	586.86	557.27	929.32	851.48	773.65	734.74	1,007.15	923.09	839.03	797.00
85	767.42	703.61	639.78	607.09	1,011.82	927.76	843.71	801.67	1,097.44	1,005.59	913.75	868.60
86	835.92	767.42	697.37	661.57	1,103.65	1,011.82	919.98	873.28	1,195.50	1,095.88	996.25	946.43
87	912.19	835.92	759.64	722.28	1,203.28	1,102.09	1,002.47	952.67	1,302.91	1,195.50	1,086.53	1,032.05
88	993.13	910.63	828.14	786.11	1,310.70	1,201.73	1,092.77	1,038.29	1,421.21	1,302.91	1,184.60	1,125.44
89	1,083.42	993.13	902.86	857.71	1,429.00	1,309.14	1,190.83	1,131.68	1,548.85	1,419.66	1,290.46	1,226.63
90	1,179.92	1,081.86	983.81	933.98	1,558.20	1,427.45	1,298.23	1,232.87	1,687.39	1,547.29	1,407.20	1,335.59
91	1,287.35	1,179.92	1,072.52	1,018.04	1,698.30	1,556.64	1,414.98	1,343.38	1,839.96	1,685.83	1,533.29	1,457.02
92	1,402.54	1,285.79	1,169.04	1,109.88	1,850.84	1,696.74	1,542.64	1,464.80	2,004.95	1,838.40	1,671.83	1,587.77
93	1,528.63	1,400.98	1,274.88	1,211.06	2,017.40	1,849.28	1,681.18	1,597.12	2,185.52	2,003.40	1,821.26	1,730.99
94	1,667.16	1,527.07	1,388.53	1,320.02	2,197.98	2,015.84	1,832.17	1,740.32	2,383.22	2,183.96	1,986.28	1,886.65

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Individual
60 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	37.36	34.25	31.13	29.57	56.04	51.36	46.70	45.14	76.27	70.04	63.83	60.71
25-29	38.92	35.80	32.69	31.13	60.71	56.04	49.82	48.26	80.95	74.71	68.48	63.83
30-34	42.04	38.92	35.80	34.25	65.39	59.15	54.48	51.36	87.18	80.95	73.16	70.04
35-39	45.14	42.04	37.36	35.80	70.04	63.83	57.60	56.04	94.96	87.18	77.83	74.71
40-44	49.82	45.14	40.48	38.92	74.71	68.48	62.27	59.15	101.18	93.40	84.06	80.95
45	49.82	45.14	42.04	38.92	76.27	70.04	63.83	60.71	102.74	94.96	85.62	82.50
46	49.82	46.70	42.04	40.48	76.27	70.04	63.83	60.71	104.30	96.52	87.18	82.50
47	49.82	46.70	42.04	40.48	76.27	70.04	63.83	60.71	105.85	96.52	88.74	84.06
48	51.36	46.70	42.04	40.48	76.27	70.04	63.83	60.71	107.40	98.06	88.74	84.06
49	51.36	46.70	42.04	40.48	76.27	70.04	63.83	60.71	107.40	99.62	90.28	85.62
50	51.36	46.70	42.04	40.48	76.27	70.04	63.83	60.71	108.96	99.62	90.28	85.62
51	52.92	48.26	43.58	42.04	79.39	73.16	65.39	62.27	110.52	101.18	91.84	87.18
52	52.92	49.82	45.14	42.04	80.95	74.71	68.48	63.83	112.08	102.74	93.40	88.74
53	54.48	49.82	45.14	43.58	84.06	76.27	70.04	66.94	113.63	104.30	94.96	90.28
54	56.04	51.36	46.70	43.58	85.62	79.39	71.60	68.48	115.19	105.85	96.52	91.84
55	57.60	52.92	46.70	45.14	88.74	80.95	73.16	70.04	116.75	107.40	96.52	91.84
56	60.71	56.04	51.36	48.26	94.96	87.18	79.39	74.71	122.98	113.63	102.74	98.06
57	65.39	60.71	54.48	52.92	101.18	93.40	85.62	80.95	130.75	119.87	108.96	102.74
58	70.04	65.39	59.15	56.04	108.96	99.62	90.28	85.62	136.98	126.10	113.63	108.96
59	74.71	68.48	62.27	59.15	115.19	105.85	96.52	91.84	144.77	132.31	119.87	113.63
60	79.39	73.16	66.94	63.83	122.98	112.08	102.74	96.52	151.00	138.54	126.10	119.87
61	85.62	79.39	71.60	68.48	130.75	119.87	108.96	104.30	161.89	147.88	135.43	127.66
62	91.84	84.06	76.27	73.16	140.10	129.19	116.75	112.08	172.79	158.78	143.22	136.98
63	98.06	90.28	82.50	77.83	149.44	136.98	124.54	118.31	183.68	168.11	152.54	144.77
64	104.30	96.52	87.18	82.50	158.78	146.32	132.31	126.10	194.58	177.46	161.89	154.10
65	110.52	101.18	91.84	87.18	168.11	154.10	140.10	132.31	205.49	188.35	171.23	161.89
66	126.10	115.19	104.30	99.62	188.35	172.79	157.22	149.44	225.71	207.02	188.35	179.02
67	140.10	127.66	116.75	110.52	208.58	189.91	172.79	165.01	245.94	225.71	205.49	194.58
68	154.10	141.66	127.66	121.42	227.27	208.58	189.91	180.58	266.18	244.40	222.60	211.70
69	168.11	154.10	140.10	132.31	247.50	227.27	207.02	196.14	286.42	263.06	239.72	227.27
70	182.14	166.57	152.54	144.77	267.74	245.94	222.60	211.70	308.21	281.76	256.85	242.84
71	210.14	193.02	175.90	166.57	305.10	278.64	253.73	241.28	345.58	317.56	287.98	273.97
72	238.16	219.49	199.25	188.35	342.46	312.89	284.86	270.85	384.49	353.36	320.68	305.10
73	267.74	244.40	222.60	211.70	379.81	347.12	316.00	300.43	423.41	389.16	353.36	336.24
74	295.76	270.85	245.94	233.50	415.63	381.37	347.12	330.01	462.32	424.96	386.04	365.81
75	323.77	295.76	269.29	255.29	452.99	415.63	378.26	359.59	501.24	459.20	418.73	396.95
76	368.93	337.80	306.66	292.64	512.14	470.11	426.52	406.28	561.95	515.26	468.55	445.20
77	420.29	386.04	350.24	333.12	579.07	530.82	482.56	457.64	628.88	577.51	524.59	498.12
78	470.11	431.20	392.28	372.04	642.89	588.41	535.48	509.03	692.70	635.10	577.51	547.94
79	518.35	474.78	431.20	409.39	700.49	642.89	583.74	554.17	747.19	684.92	622.66	591.53
80	558.83	512.14	465.43	442.08	756.53	694.26	630.44	599.30	807.89	740.96	672.48	639.78
81	597.74	547.94	498.12	473.22	809.45	742.52	674.02	641.34	863.94	792.32	720.72	683.36
82	642.89	589.97	535.48	509.03	870.16	797.00	725.40	689.59	929.32	851.48	773.65	734.74
83	694.26	636.66	579.07	549.49	940.21	860.82	782.99	744.07	1,002.47	919.98	835.92	793.88
84	753.41	691.14	628.88	596.18	1,019.60	933.98	849.92	807.89	1,088.09	997.81	907.51	862.38
85	821.90	753.41	684.92	650.68	1,111.44	1,019.60	926.20	879.50	1,186.16	1,088.09	988.46	938.65
86	895.07	820.36	745.63	708.28	1,211.06	1,109.88	1,010.26	958.90	1,293.58	1,186.16	1,077.20	1,024.26
87	976.02	895.07	814.12	772.09	1,320.02	1,211.06	1,100.56	1,046.06	1,410.32	1,292.02	1,175.27	1,116.12
88	1,064.74	976.02	887.28	842.15	1,439.89	1,320.02	1,200.17	1,139.47	1,536.41	1,408.76	1,279.56	1,215.74
89	1,159.69	1,063.18	966.67	918.42	1,569.08	1,438.33	1,307.58	1,242.19	1,674.95	1,534.85	1,396.31	1,326.26
90	1,264.00	1,158.13	1,053.85	1,000.92	1,710.74	1,567.55	1,425.89	1,354.27	1,825.93	1,673.39	1,520.84	1,444.56
91	1,377.62	1,262.44	1,148.80	1,091.21	1,863.30	1,709.18	1,553.52	1,475.69	1,989.38	1,824.38	1,657.82	1,575.32
92	1,502.16	1,376.06	1,251.54	1,189.27	2,031.42	1,861.74	1,693.62	1,608.00	2,168.40	1,987.84	1,807.26	1,716.97
93	1,637.59	1,500.60	1,363.62	1,296.67	2,215.09	2,029.86	1,846.18	1,752.78	2,364.53	2,166.85	1,970.71	1,871.09
94	1,783.91	1,636.03	1,486.60	1,413.42	2,414.35	2,213.54	2,011.19	1,911.55	2,576.24	2,361.43	2,146.61	2,039.20

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Individual
72 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	38.92	35.80	32.69	31.13	60.71	56.04	51.36	48.26	80.95	74.71	66.94	63.83
25-29	42.04	38.92	35.80	32.69	65.39	60.71	54.48	52.92	87.18	79.39	71.60	68.48
30-34	45.14	42.04	37.36	35.80	71.60	65.39	59.15	56.04	93.40	85.62	77.83	73.16
35-39	48.26	45.14	40.48	38.92	76.27	70.04	63.83	60.71	101.18	91.84	84.06	79.39
40-44	52.92	48.26	43.58	42.04	82.50	74.71	68.48	65.39	107.40	99.62	90.28	85.62
45	52.92	48.26	45.14	42.04	84.06	76.27	70.04	65.39	110.52	101.18	91.84	87.18
46	52.92	49.82	45.14	42.04	84.06	76.27	70.04	65.39	110.52	102.74	93.40	88.74
47	54.48	49.82	45.14	42.04	84.06	76.27	70.04	66.94	112.08	102.74	93.40	88.74
48	54.48	49.82	45.14	43.58	84.06	76.27	70.04	66.94	113.63	104.30	94.96	90.28
49	54.48	49.82	45.14	43.58	84.06	76.27	70.04	66.94	113.63	104.30	94.96	90.28
50	54.48	49.82	45.14	43.58	84.06	76.27	70.04	66.94	115.19	105.85	96.52	91.84
51	56.04	51.36	46.70	43.58	87.18	79.39	71.60	68.48	116.75	107.40	98.06	91.84
52	56.04	51.36	46.70	45.14	88.74	80.95	74.71	70.04	118.31	108.96	98.06	93.40
53	57.60	52.92	48.26	45.14	91.84	84.06	76.27	73.16	119.87	108.96	99.62	94.96
54	59.15	54.48	48.26	46.70	94.96	85.62	77.83	74.71	121.42	110.52	101.18	96.52
55	59.15	54.48	49.82	46.70	96.52	88.74	80.95	76.27	122.98	112.08	102.74	96.52
56	63.83	59.15	52.92	51.36	104.30	94.96	87.18	82.50	130.75	119.87	108.96	102.74
57	68.48	63.83	57.60	54.48	112.08	102.74	93.40	88.74	138.54	126.10	115.19	108.96
58	73.16	66.94	60.71	57.60	118.31	108.96	99.62	93.40	146.32	133.87	121.42	115.19
59	77.83	71.60	65.39	62.27	126.10	115.19	105.85	99.62	154.10	141.66	129.19	121.42
60	82.50	76.27	68.48	65.39	133.87	122.98	112.08	105.85	161.89	149.44	135.43	129.19
61	90.28	82.50	74.71	71.60	143.22	130.75	118.31	113.63	174.35	160.33	144.77	138.54
62	98.06	88.74	80.95	77.83	152.54	138.54	126.10	119.87	186.79	171.23	155.66	147.88
63	104.30	96.52	87.18	82.50	160.33	147.88	133.87	127.66	197.70	182.14	165.01	157.22
64	112.08	102.74	93.40	88.74	169.67	155.66	141.66	135.43	210.14	193.02	174.35	166.57
65	119.87	108.96	99.62	94.96	179.02	165.01	149.44	141.66	222.60	203.93	185.23	175.90
66	135.43	124.54	112.08	107.40	200.81	183.68	168.11	158.78	244.40	224.15	203.93	193.02
67	151.00	138.54	124.54	118.31	222.60	203.93	185.23	175.90	266.18	244.40	222.60	211.70
68	165.01	152.54	138.54	130.75	244.40	224.15	203.93	193.02	287.98	264.62	241.28	228.83
69	180.58	166.57	151.00	143.22	266.18	244.40	221.05	210.14	311.33	284.86	258.41	245.94
70	196.14	180.58	163.45	155.66	287.98	263.06	239.72	227.27	333.12	305.10	277.08	263.06
71	227.27	207.02	188.35	179.02	328.45	300.43	273.97	259.97	375.16	344.02	312.89	297.32
72	256.85	235.06	214.81	203.93	368.93	337.80	306.66	291.10	415.63	381.37	347.12	330.01
73	286.42	263.06	239.72	227.27	409.39	375.16	340.90	323.77	457.64	420.29	381.37	362.69
74	317.56	291.10	264.62	250.62	449.87	412.51	375.16	354.91	499.68	457.64	415.63	395.39
75	347.12	319.12	289.54	275.53	490.34	448.31	407.84	387.60	541.70	496.56	451.43	428.08
76	396.95	362.69	330.01	314.45	552.61	507.47	460.76	437.42	605.53	555.73	504.35	479.44
77	451.43	414.07	376.72	358.03	625.78	572.84	521.47	495.01	678.70	622.66	565.06	537.04
78	505.91	463.87	421.85	400.07	694.26	636.66	579.07	549.49	747.19	684.92	622.66	591.53
79	557.27	510.58	463.87	440.52	756.53	692.70	630.44	599.30	806.34	739.40	672.48	638.22
80	600.86	551.05	501.24	476.34	817.24	748.75	680.26	647.57	870.16	798.55	725.40	689.59
81	642.89	589.97	535.48	509.03	874.84	801.67	728.51	692.70	932.42	854.59	776.76	737.84
82	691.14	633.56	575.95	547.94	940.21	860.82	782.99	744.07	1,000.92	918.42	834.36	792.32
83	747.19	684.92	622.66	591.53	1,014.94	930.86	845.26	803.23	1,081.86	991.58	901.30	856.15
84	811.01	742.52	675.58	641.34	1,100.56	1,008.70	918.42	871.72	1,173.71	1,075.64	977.57	929.32
85	882.62	809.45	736.28	698.93	1,200.17	1,100.56	1,000.92	949.55	1,279.56	1,172.15	1,066.30	1,013.38
86	963.55	882.62	801.67	762.76	1,307.58	1,198.61	1,089.65	1,035.17	1,394.75	1,278.00	1,162.81	1,103.65
87	1,049.17	962.00	874.84	831.24	1,425.89	1,307.58	1,187.71	1,128.56	1,520.84	1,393.19	1,267.10	1,203.28
88	1,144.13	1,049.17	952.67	905.98	1,555.08	1,424.33	1,295.14	1,231.31	1,656.26	1,519.28	1,380.74	1,312.25
89	1,246.87	1,142.57	1,038.29	986.90	1,693.62	1,553.52	1,411.88	1,341.83	1,805.70	1,656.26	1,505.28	1,429.00
90	1,358.94	1,245.31	1,133.23	1,075.64	1,846.18	1,693.62	1,539.52	1,461.68	1,969.15	1,804.14	1,640.70	1,558.20
91	1,481.93	1,357.39	1,234.42	1,172.15	2,012.74	1,844.62	1,678.06	1,594.00	2,145.05	1,967.59	1,788.58	1,698.30
92	1,614.24	1,480.37	1,344.94	1,278.00	2,194.86	2,011.19	1,829.05	1,737.22	2,338.08	2,143.50	1,948.92	1,850.84
93	1,760.57	1,612.68	1,466.36	1,393.19	2,391.00	2,191.74	1,992.50	1,892.88	2,549.77	2,336.52	2,124.82	2,018.96
94	1,917.79	1,759.01	1,598.68	1,519.28	2,607.37	2,389.44	2,173.07	2,064.11	2,778.60	2,546.66	2,316.28	2,199.53

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Individual
96 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	43.58	40.48	35.80	34.25	68.48	62.27	56.04	54.48	90.28	82.50	74.71	71.60
25-29	46.70	43.58	38.92	37.36	73.16	66.94	60.71	57.60	96.52	88.74	80.95	76.27
30-34	49.82	46.70	42.04	40.48	79.39	71.60	65.39	62.27	104.30	94.96	87.18	82.50
35-39	54.48	49.82	45.14	43.58	84.06	77.83	70.04	66.94	112.08	102.74	93.40	88.74
40-44	57.60	52.92	48.26	46.70	90.28	84.06	76.27	71.60	119.87	110.52	99.62	94.96
45	59.15	54.48	49.82	46.70	93.40	85.62	77.83	73.16	122.98	112.08	101.18	96.52
46	59.15	54.48	49.82	46.70	93.40	85.62	77.83	73.16	122.98	113.63	102.74	98.06
47	59.15	54.48	49.82	46.70	93.40	85.62	77.83	73.16	124.54	113.63	104.30	98.06
48	60.71	54.48	49.82	48.26	93.40	85.62	77.83	73.16	126.10	115.19	104.30	99.62
49	60.71	54.48	49.82	48.26	93.40	85.62	77.83	73.16	127.66	116.75	105.85	101.18
50	60.71	56.04	49.82	48.26	93.40	85.62	77.83	73.16	127.66	116.75	107.40	101.18
51	62.27	56.04	51.36	48.26	96.52	88.74	79.39	76.27	129.19	118.31	107.40	102.74
52	62.27	57.60	52.92	49.82	98.06	90.28	82.50	77.83	130.75	119.87	108.96	104.30
53	63.83	59.15	52.92	51.36	101.18	93.40	84.06	80.95	132.31	121.42	110.52	104.30
54	65.39	59.15	54.48	51.36	104.30	96.52	87.18	82.50	133.87	122.98	112.08	105.85
55	66.94	60.71	54.48	52.92	107.40	98.06	88.74	85.62	135.43	124.54	113.63	107.40
56	71.60	65.39	59.15	56.04	115.19	105.85	96.52	91.84	144.77	132.31	119.87	115.19
57	76.27	70.04	63.83	60.71	124.54	113.63	102.74	98.06	154.10	140.10	127.66	121.42
58	80.95	74.71	68.48	63.83	132.31	121.42	110.52	104.30	161.89	149.44	135.43	129.19
59	87.18	79.39	71.60	68.48	140.10	129.19	116.75	110.52	171.23	157.22	143.22	135.43
60	91.84	84.06	76.27	73.16	147.88	135.43	122.98	116.75	180.58	165.01	149.44	143.22
61	99.62	91.84	82.50	79.39	158.78	144.77	132.31	126.10	193.02	177.46	161.89	152.54
62	107.40	99.62	90.28	85.62	168.11	154.10	140.10	133.87	207.02	189.91	172.79	163.45
63	116.75	105.85	96.52	91.84	179.02	163.45	149.44	141.66	219.49	202.37	183.68	174.35
64	124.54	113.63	104.30	98.06	188.35	172.79	157.22	149.44	233.50	213.26	194.58	185.23
65	132.31	121.42	110.52	105.85	199.25	182.14	166.57	157.22	245.94	225.71	205.49	194.58
66	149.44	136.98	124.54	118.31	222.60	203.93	185.23	175.90	270.85	249.06	225.71	214.81
67	166.57	152.54	138.54	132.31	247.50	225.71	205.49	196.14	295.76	270.85	245.94	233.50
68	183.68	168.11	152.54	146.32	270.85	249.06	225.71	214.81	320.68	294.20	267.74	253.73
69	200.81	183.68	168.11	158.78	295.76	270.85	245.94	233.50	345.58	316.00	287.98	272.41
70	217.93	199.25	182.14	172.79	319.12	292.64	266.18	252.18	368.93	339.35	308.21	292.64
71	252.18	230.38	210.14	199.25	364.25	333.12	303.54	287.98	415.63	381.37	347.12	328.45
72	284.86	261.52	238.16	225.71	409.39	375.16	340.90	323.77	462.32	423.41	384.49	365.81
73	319.12	292.64	266.18	252.18	454.55	415.63	378.26	359.59	509.03	465.43	423.41	403.16
74	351.80	322.24	294.20	278.64	498.12	457.64	415.63	395.39	554.17	509.03	462.32	438.98
75	386.04	353.36	322.24	305.10	543.26	498.12	452.99	429.64	600.86	551.05	501.24	476.34
76	440.52	403.16	365.81	348.68	614.87	563.51	512.14	485.68	672.48	616.43	560.39	532.38
77	501.24	459.20	417.18	396.95	694.26	636.66	579.07	549.49	753.41	691.14	627.32	596.18
78	561.95	515.26	468.55	445.20	770.53	706.72	641.34	610.21	829.68	759.64	691.14	656.90
79	617.99	566.62	515.26	488.78	839.03	770.53	700.49	664.69	895.07	820.36	745.63	708.28
80	667.80	611.76	555.73	527.70	907.51	831.24	756.53	717.61	966.67	885.72	806.34	765.88
81	714.49	653.78	594.65	565.06	969.78	888.84	809.45	768.97	1,035.17	947.99	862.38	818.80
82	767.42	703.61	639.78	607.09	1,042.94	955.78	868.60	826.58	1,111.44	1,019.60	926.20	881.06
83	828.14	759.64	691.14	655.34	1,127.00	1,032.05	938.65	891.95	1,201.73	1,100.56	1,000.92	951.11
84	899.74	825.02	748.75	711.40	1,221.96	1,120.78	1,018.04	968.23	1,302.91	1,193.95	1,086.53	1,032.05
85	980.69	898.19	817.24	775.20	1,332.49	1,221.96	1,109.88	1,055.40	1,421.21	1,301.35	1,183.04	1,123.90
86	1,067.86	979.13	890.40	845.26	1,452.34	1,330.93	1,211.06	1,150.36	1,548.85	1,419.66	1,290.46	1,225.08
87	1,164.36	1,067.86	969.78	921.54	1,583.11	1,450.80	1,320.02	1,253.10	1,687.39	1,547.29	1,405.64	1,335.59
88	1,268.66	1,162.81	1,056.96	1,005.59	1,726.31	1,581.55	1,438.33	1,366.73	1,839.96	1,685.83	1,533.29	1,457.02
89	1,383.85	1,268.66	1,153.48	1,095.88	1,880.41	1,724.75	1,567.55	1,489.72	2,004.95	1,838.40	1,670.27	1,587.77
90	1,508.38	1,382.29	1,256.22	1,193.95	2,050.10	1,878.88	1,709.18	1,623.58	2,185.52	2,003.40	1,821.26	1,730.99
91	1,643.82	1,506.83	1,369.85	1,301.35	2,235.34	2,048.54	1,861.74	1,769.90	2,381.66	2,183.96	1,984.72	1,886.65
92	1,791.70	1,642.26	1,492.81	1,418.10	2,436.14	2,232.22	2,029.86	1,928.68	2,596.48	2,380.10	2,163.73	2,056.32
93	1,953.59	1,790.14	1,626.68	1,545.74	2,655.64	2,434.58	2,211.98	2,101.46	2,829.97	2,594.93	2,358.31	2,240.00
94	2,127.94	1,952.03	1,774.57	1,685.83	2,893.79	2,652.52	2,411.23	2,291.38	3,085.27	2,828.42	2,571.58	2,442.36

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Individual
120 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	46.70	42.04	38.92	37.36	73.16	66.94	60.71	57.60	96.52	88.74	79.39	76.27
25-29	49.82	46.70	42.04	40.48	77.83	71.60	65.39	62.27	102.74	94.96	85.62	82.50
30-34	54.48	49.82	45.14	42.04	84.06	77.83	70.04	66.94	110.52	101.18	91.84	87.18
35-39	57.60	52.92	48.26	46.70	90.28	82.50	74.71	71.60	119.87	108.96	99.62	94.96
40-44	62.27	57.60	51.36	49.82	98.06	88.74	80.95	77.83	127.66	118.31	107.40	101.18
45	63.83	57.60	52.92	49.82	99.62	90.28	82.50	77.83	130.75	119.87	108.96	104.30
46	63.83	57.60	52.92	49.82	99.62	90.28	82.50	79.39	132.31	121.42	110.52	104.30
47	63.83	59.15	52.92	49.82	99.62	91.84	82.50	79.39	133.87	122.98	110.52	105.85
48	63.83	59.15	52.92	51.36	99.62	91.84	82.50	79.39	133.87	122.98	112.08	105.85
49	63.83	59.15	52.92	51.36	99.62	91.84	82.50	79.39	135.43	124.54	113.63	107.40
50	65.39	59.15	54.48	51.36	99.62	91.84	82.50	79.39	136.98	126.10	113.63	108.96
51	65.39	60.71	54.48	52.92	102.74	93.40	85.62	80.95	138.54	127.66	115.19	110.52
52	66.94	62.27	56.04	52.92	105.85	96.52	88.74	84.06	140.10	129.19	116.75	110.52
53	68.48	62.27	57.60	54.48	108.96	99.62	90.28	85.62	141.66	130.75	118.31	112.08
54	70.04	63.83	57.60	54.48	112.08	102.74	93.40	88.74	143.22	132.31	119.87	113.63
55	71.60	65.39	59.15	56.04	115.19	105.85	96.52	90.28	144.77	133.87	121.42	115.19
56	76.27	70.04	63.83	60.71	122.98	113.63	102.74	98.06	154.10	141.66	129.19	122.98
57	82.50	74.71	68.48	65.39	132.31	121.42	110.52	104.30	165.01	151.00	136.98	130.75
58	87.18	79.39	73.16	68.48	141.66	129.19	118.31	112.08	174.35	158.78	144.77	136.98
59	91.84	85.62	77.83	73.16	149.44	136.98	124.54	118.31	183.68	168.11	152.54	144.77
60	98.06	90.28	80.95	77.83	158.78	146.32	132.31	126.10	193.02	177.46	160.33	152.54
61	107.40	98.06	88.74	84.06	169.67	155.66	141.66	133.87	207.02	189.91	172.79	163.45
62	115.19	105.85	96.52	91.84	180.58	165.01	151.00	143.22	221.05	202.37	183.68	175.90
63	124.54	113.63	104.30	98.06	191.46	175.90	158.78	151.00	235.06	216.37	196.14	186.79
64	133.87	121.42	110.52	105.85	202.37	185.23	168.11	160.33	249.06	228.83	208.58	197.70
65	141.66	130.75	118.31	112.08	213.26	194.58	177.46	168.11	263.06	241.28	219.49	208.58
66	160.33	146.32	133.87	127.66	238.16	219.49	199.25	188.35	289.54	266.18	241.28	230.38
67	179.02	163.45	149.44	141.66	264.62	242.84	221.05	208.58	316.00	289.54	263.06	250.62
68	196.14	180.58	163.45	155.66	289.54	266.18	241.28	230.38	342.46	314.45	286.42	270.85
69	214.81	197.70	179.02	169.67	316.00	289.54	263.06	250.62	368.93	337.80	308.21	292.64
70	233.50	213.26	194.58	185.23	340.90	312.89	284.86	270.85	395.39	362.69	330.01	312.89
71	269.29	247.50	224.15	213.26	389.16	356.47	325.33	308.21	445.20	407.84	370.48	351.80
72	305.10	280.20	253.73	241.28	437.42	401.60	364.25	347.12	495.01	452.99	412.51	390.72
73	340.90	312.89	284.86	269.29	485.68	445.20	404.72	384.49	543.26	498.12	452.99	431.20
74	376.72	345.58	314.45	298.88	533.93	488.78	445.20	421.85	593.09	543.26	495.01	470.11
75	412.51	378.26	344.02	326.89	582.18	533.93	484.12	460.76	642.89	589.97	535.48	509.03
76	470.11	431.20	392.28	372.04	656.90	602.42	547.94	519.91	720.72	660.01	599.30	569.74
77	537.04	491.90	446.76	424.96	742.52	680.26	619.54	588.41	806.34	739.40	672.48	638.22
78	600.86	551.05	501.24	476.34	825.02	756.53	686.48	652.22	887.28	812.57	739.40	702.05
79	661.57	605.53	551.05	523.03	898.19	823.46	748.75	711.40	957.34	877.94	798.55	758.09
80	714.49	653.78	594.65	565.06	969.78	890.40	809.45	768.97	1,035.17	947.99	862.38	818.80
81	764.32	700.49	636.66	603.97	1,038.29	952.67	865.50	821.90	1,106.77	1,014.94	923.09	876.38
82	820.36	753.41	684.92	650.68	1,116.12	1,022.72	930.86	884.17	1,189.27	1,091.21	991.58	941.77
83	887.28	812.57	739.40	702.05	1,206.40	1,105.21	1,004.03	954.22	1,285.79	1,178.39	1,070.96	1,018.04
84	962.00	882.62	801.67	761.20	1,307.58	1,198.61	1,089.65	1,035.17	1,394.75	1,278.00	1,162.81	1,103.65
85	1,049.17	962.00	873.28	829.68	1,425.89	1,307.58	1,187.71	1,128.56	1,519.28	1,393.19	1,267.10	1,203.28
86	1,142.57	1,047.61	952.67	904.42	1,553.52	1,424.33	1,295.14	1,229.75	1,656.26	1,519.28	1,380.74	1,312.25
87	1,245.31	1,142.57	1,038.29	986.90	1,693.62	1,553.52	1,411.88	1,341.83	1,805.70	1,654.70	1,505.28	1,429.00
88	1,358.94	1,245.31	1,131.68	1,075.64	1,846.18	1,692.07	1,539.52	1,461.68	1,969.15	1,804.14	1,640.70	1,558.20
89	1,480.37	1,357.39	1,234.42	1,172.15	2,012.74	1,844.62	1,678.06	1,594.00	2,145.05	1,966.03	1,788.58	1,698.30
90	1,614.24	1,478.81	1,344.94	1,278.00	2,193.30	2,011.19	1,829.05	1,737.22	2,338.08	2,143.50	1,948.92	1,850.84
91	1,759.01	1,612.68	1,466.36	1,393.19	2,391.00	2,191.74	1,992.50	1,892.88	2,549.77	2,336.52	2,124.82	2,017.40
92	1,917.79	1,757.45	1,597.12	1,517.72	2,607.37	2,389.44	2,171.51	2,064.11	2,778.60	2,546.66	2,316.28	2,199.53
93	2,089.02	1,916.23	1,741.87	1,654.70	2,840.87	2,604.25	2,367.65	2,249.34	3,029.22	2,777.04	2,523.31	2,397.23
94	2,277.36	2,087.46	1,897.54	1,802.58	3,096.16	2,839.31	2,580.90	2,451.71	3,301.63	3,026.10	2,750.59	2,613.60

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Individual
Unlimited

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	52.92	48.26	43.58	42.04	80.95	74.71	68.48	63.83	107.40	98.06	90.28	85.62
25-29	56.04	51.36	46.70	45.14	87.18	80.95	73.16	70.04	115.19	105.85	96.52	91.84
30-34	60.71	56.04	49.82	48.26	94.96	85.62	77.83	74.71	124.54	113.63	104.30	98.06
35-39	65.39	59.15	54.48	51.36	101.18	93.40	84.06	80.95	133.87	122.98	112.08	105.85
40-44	70.04	63.83	57.60	54.48	108.96	99.62	90.28	85.62	143.22	132.31	119.87	113.63
45	71.60	65.39	59.15	56.04	110.52	101.18	93.40	88.74	146.32	133.87	121.42	116.75
46	71.60	65.39	59.15	56.04	110.52	102.74	93.40	88.74	147.88	135.43	122.98	116.75
47	71.60	65.39	59.15	56.04	110.52	102.74	93.40	88.74	149.44	136.98	124.54	118.31
48	71.60	65.39	59.15	57.60	110.52	102.74	93.40	88.74	151.00	138.54	126.10	119.87
49	71.60	65.39	60.71	57.60	112.08	102.74	93.40	88.74	152.54	140.10	126.10	119.87
50	71.60	66.94	60.71	57.60	112.08	102.74	93.40	88.74	154.10	140.10	127.66	121.42
51	73.16	66.94	60.71	59.15	115.19	105.85	94.96	90.28	155.66	143.22	129.19	122.98
52	74.71	68.48	62.27	59.15	118.31	108.96	98.06	93.40	157.22	144.77	130.75	124.54
53	76.27	70.04	63.83	60.71	121.42	112.08	101.18	96.52	158.78	146.32	132.31	126.10
54	77.83	71.60	65.39	62.27	124.54	115.19	104.30	99.62	160.33	147.88	133.87	127.66
55	79.39	73.16	66.94	62.27	129.19	118.31	107.40	101.18	163.45	149.44	135.43	129.19
56	85.62	77.83	71.60	66.94	138.54	127.66	115.19	108.96	172.79	158.78	144.77	136.98
57	91.84	84.06	76.27	73.16	147.88	135.43	122.98	116.75	183.68	168.11	154.10	146.32
58	98.06	90.28	80.95	77.83	158.78	144.77	132.31	124.54	194.58	179.02	161.89	154.10
59	104.30	94.96	87.18	82.50	168.11	154.10	140.10	133.87	205.49	188.35	171.23	161.89
60	110.52	101.18	91.84	87.18	177.46	163.45	147.88	141.66	216.37	197.70	180.58	171.23
61	119.87	108.96	99.62	94.96	189.91	174.35	158.78	151.00	231.94	213.26	193.02	183.68
62	129.19	118.31	107.40	102.74	202.37	185.23	168.11	160.33	247.50	227.27	207.02	196.14
63	140.10	127.66	116.75	110.52	214.81	196.14	179.02	169.67	263.06	241.28	219.49	208.58
64	149.44	136.98	124.54	118.31	225.71	207.02	188.35	179.02	280.20	256.85	233.50	221.05
65	158.78	146.32	132.31	126.10	238.16	217.93	199.25	188.35	295.76	270.85	245.94	233.50
66	179.02	165.01	149.44	141.66	267.74	244.40	222.60	211.70	325.33	297.32	270.85	256.85
67	199.25	183.68	166.57	158.78	295.76	270.85	245.94	235.06	354.91	325.33	295.76	280.20
68	221.05	202.37	183.68	174.35	325.33	297.32	270.85	256.85	384.49	351.80	320.68	303.54
69	241.28	221.05	200.81	189.91	353.36	323.77	294.20	280.20	414.07	379.81	344.02	326.89
70	261.52	239.72	217.93	207.02	382.93	350.24	319.12	301.98	443.64	406.28	368.93	350.24
71	301.98	277.08	250.62	238.16	435.86	400.07	364.25	345.58	498.12	457.64	415.63	393.83
72	340.90	312.89	284.86	270.85	490.34	449.87	407.84	387.60	554.17	507.47	460.76	438.98
73	381.37	350.24	317.56	301.98	543.26	498.12	452.99	431.20	608.65	558.83	507.47	482.56
74	421.85	387.60	351.80	334.68	597.74	547.94	498.12	473.22	664.69	608.65	554.17	526.14
75	462.32	423.41	384.49	365.81	650.68	597.74	543.26	515.26	719.17	660.01	599.30	569.74
76	527.70	482.56	438.98	417.18	736.28	674.02	613.31	582.18	806.34	739.40	672.48	638.22
77	600.86	551.05	501.24	476.34	831.24	762.76	692.70	658.45	902.86	828.14	751.85	714.49
78	672.48	616.43	560.39	532.38	923.09	846.80	768.97	731.62	993.13	910.63	828.14	786.11
79	739.40	678.70	616.43	585.30	1,007.15	923.09	839.03	797.00	1,072.52	983.81	893.51	849.92
80	800.11	733.18	666.24	633.56	1,086.53	996.25	905.98	860.82	1,158.13	1,061.64	965.11	916.86
81	854.59	784.55	712.93	677.14	1,162.81	1,066.30	969.78	919.98	1,239.08	1,136.35	1,033.61	982.25
82	919.98	842.15	765.88	728.51	1,249.98	1,145.69	1,041.38	990.02	1,332.49	1,221.96	1,109.88	1,055.40
83	993.13	910.63	828.14	786.11	1,349.62	1,237.52	1,125.44	1,069.42	1,439.89	1,320.02	1,200.17	1,139.47
84	1,077.20	986.90	898.19	853.03	1,464.80	1,343.38	1,220.40	1,159.69	1,561.31	1,432.10	1,301.35	1,235.96
85	1,173.71	1,077.20	979.13	929.32	1,597.12	1,463.24	1,330.93	1,264.00	1,702.96	1,559.76	1,418.10	1,348.06
86	1,279.56	1,173.71	1,066.30	1,013.38	1,740.32	1,595.56	1,450.80	1,377.62	1,855.52	1,701.41	1,545.74	1,469.46
87	1,394.75	1,279.56	1,162.81	1,105.21	1,897.54	1,738.78	1,581.55	1,502.16	2,022.07	1,853.96	1,685.83	1,601.78
88	1,520.84	1,394.75	1,267.10	1,203.28	2,067.22	1,895.99	1,723.21	1,637.59	2,204.21	2,020.51	1,836.84	1,744.99
89	1,657.82	1,519.28	1,380.74	1,312.25	2,254.01	2,065.67	1,878.88	1,783.91	2,403.44	2,202.65	2,001.84	1,902.22
90	1,807.26	1,656.26	1,505.28	1,430.54	2,456.38	2,252.46	2,046.98	1,945.80	2,619.82	2,400.35	2,182.42	2,073.46
91	1,969.15	1,805.70	1,640.70	1,559.76	2,677.42	2,454.83	2,232.22	2,120.15	2,854.87	2,616.72	2,378.54	2,260.25
92	2,146.61	1,967.59	1,788.58	1,699.86	2,918.70	2,675.86	2,433.02	2,311.61	3,111.72	2,851.78	2,593.37	2,464.15
93	2,339.63	2,145.05	1,950.47	1,852.40	3,181.76	2,917.14	2,650.96	2,518.64	3,391.92	3,108.61	2,826.86	2,685.20
94	2,551.33	2,338.08	2,124.82	2,018.96	3,468.19	3,178.67	2,890.69	2,745.91	3,697.02	3,388.81	3,080.59	2,926.49

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Shared
48 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	15.56	15.56	14.00	12.44	24.91	23.35	21.79	20.23	34.25	31.13	28.02	26.47
25-29	17.12	15.56	14.00	14.00	28.02	24.91	23.35	21.79	37.36	34.25	31.13	29.57
30-34	18.68	17.12	15.56	15.56	29.57	26.47	24.91	23.35	38.92	35.80	32.69	31.13
35-39	20.23	18.68	17.12	15.56	31.13	29.57	26.47	24.91	42.04	38.92	35.80	34.25
40-44	21.79	20.23	18.68	17.12	34.25	31.13	28.02	26.47	45.14	42.04	38.92	35.80
45	21.79	20.23	18.68	17.12	34.25	31.13	28.02	28.02	46.70	43.58	38.92	37.36
46	21.79	20.23	18.68	17.12	34.25	31.13	29.57	28.02	46.70	43.58	38.92	37.36
47	23.35	20.23	18.68	18.68	34.25	32.69	29.57	28.02	48.26	43.58	40.48	37.36
48	23.35	21.79	18.68	18.68	35.80	32.69	29.57	28.02	48.26	45.14	40.48	38.92
49	23.35	21.79	18.68	18.68	35.80	32.69	29.57	28.02	49.82	45.14	40.48	38.92
50	23.35	21.79	20.23	18.68	35.80	32.69	29.57	28.02	49.82	45.14	42.04	38.92
51	23.35	21.79	20.23	18.68	35.80	32.69	29.57	28.02	51.36	46.70	42.04	40.48
52	24.91	21.79	20.23	18.68	35.80	32.69	31.13	29.57	51.36	46.70	43.58	40.48
53	24.91	21.79	20.23	18.68	37.36	34.25	31.13	29.57	52.92	48.26	43.58	42.04
54	24.91	23.35	20.23	20.23	37.36	34.25	31.13	29.57	52.92	49.82	45.14	42.04
55	24.91	23.35	20.23	20.23	37.36	34.25	31.13	29.57	54.48	49.82	45.14	43.58
56	28.02	24.91	23.35	21.79	40.48	37.36	34.25	32.69	56.04	51.36	46.70	45.14
57	29.57	26.47	24.91	23.35	45.14	40.48	37.36	35.80	59.15	54.48	48.26	46.70
58	31.13	29.57	26.47	24.91	48.26	43.58	40.48	37.36	60.71	56.04	51.36	48.26
59	34.25	31.13	28.02	26.47	51.36	46.70	42.04	40.48	63.83	57.60	52.92	49.82
60	35.80	32.69	29.57	28.02	54.48	49.82	45.14	43.58	65.39	59.15	54.48	51.36
61	38.92	35.80	32.69	31.13	59.15	54.48	48.26	46.70	70.04	63.83	59.15	56.04
62	42.04	38.92	35.80	34.25	62.27	57.60	52.92	49.82	74.71	68.48	62.27	59.15
63	45.14	42.04	37.36	35.80	66.94	62.27	56.04	52.92	80.95	73.16	66.94	63.83
64	49.82	45.14	40.48	38.92	71.60	65.39	59.15	56.04	85.62	77.83	71.60	66.94
65	52.92	48.26	43.58	42.04	76.27	70.04	62.27	59.15	90.28	82.50	74.71	71.60
66	59.15	54.48	48.26	46.70	84.06	76.27	70.04	66.94	98.06	90.28	82.50	77.83
67	65.39	59.15	54.48	51.36	91.84	84.06	76.27	73.16	107.40	98.06	88.74	84.06
68	71.60	65.39	59.15	56.04	101.18	91.84	84.06	79.39	115.19	105.85	96.52	91.84
69	77.83	71.60	65.39	62.27	108.96	99.62	90.28	87.18	124.54	113.63	102.74	98.06
70	84.06	77.83	70.04	66.94	118.31	107.40	98.06	93.40	132.31	121.42	110.52	104.30
71	96.52	88.74	80.95	76.27	133.87	122.98	110.52	105.85	149.44	136.98	124.54	118.31
72	108.96	99.62	90.28	85.62	149.44	136.98	124.54	118.31	166.57	152.54	138.54	132.31
73	121.42	110.52	101.18	94.96	165.01	151.00	136.98	130.75	183.68	168.11	154.10	146.32
74	132.31	121.42	110.52	105.85	180.58	165.01	151.00	143.22	200.81	185.23	168.11	158.78
75	144.77	132.31	121.42	115.19	196.14	180.58	163.45	155.66	217.93	200.81	182.14	172.79
76	166.57	152.54	138.54	132.31	221.05	202.37	185.23	175.90	244.40	224.15	203.93	193.02
77	188.35	172.79	157.22	149.44	245.94	225.71	205.49	194.58	269.29	247.50	224.15	213.26
78	210.14	193.02	174.35	166.57	270.85	249.06	225.71	214.81	294.20	269.29	245.94	233.50
79	231.94	211.70	193.02	183.68	295.76	272.41	247.50	235.06	320.68	292.64	266.18	253.73
80	253.73	231.94	210.14	200.81	322.24	294.20	267.74	255.29	345.58	316.00	287.98	273.97
81	270.85	247.50	225.71	214.81	344.02	316.00	286.42	272.41	368.93	339.35	308.21	292.64
82	291.10	266.18	242.84	230.38	370.48	339.35	308.21	292.64	396.95	364.25	331.56	314.45
83	314.45	287.98	261.52	249.06	400.07	365.81	333.12	316.00	429.64	393.83	358.03	339.35
84	340.90	312.89	284.86	269.29	432.74	396.95	361.15	342.46	465.43	426.52	387.60	368.93
85	372.04	340.90	309.77	294.20	473.22	432.74	393.83	373.60	507.47	465.43	423.41	401.60
86	404.72	372.04	337.80	320.68	515.26	471.66	429.64	407.84	552.61	507.47	460.76	437.42
87	442.08	404.72	368.93	350.24	561.95	515.26	466.99	443.64	602.42	552.61	502.79	477.90
88	481.00	442.08	401.60	381.37	611.76	560.39	510.58	484.12	656.90	602.42	547.94	519.91
89	524.59	481.00	437.42	415.63	666.24	611.76	555.73	527.70	716.05	656.90	596.18	566.62
90	572.84	524.59	476.34	452.99	726.96	666.24	605.53	575.95	779.88	716.05	650.68	617.99
91	624.22	571.30	519.91	493.46	792.32	726.96	660.01	627.32	851.48	779.88	708.28	674.02
92	680.26	622.66	566.62	538.60	863.94	792.32	719.17	683.36	927.76	849.92	772.09	734.74
93	740.96	678.70	617.99	586.86	941.77	862.38	784.55	745.63	1,010.26	926.20	842.15	800.11
94	807.89	740.96	672.48	639.78	1,025.82	940.21	854.59	812.57	1,102.09	1,010.26	918.42	871.72

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Shared
72 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	20.23	18.68	17.12	15.56	31.13	28.02	24.91	24.91	40.48	37.36	34.25	32.69
25-29	21.79	20.23	18.68	17.12	32.69	29.57	28.02	26.47	43.58	40.48	37.36	34.25
30-34	23.35	21.79	20.23	18.68	35.80	32.69	29.57	28.02	46.70	43.58	38.92	37.36
35-39	24.91	23.35	21.79	20.23	37.36	34.25	31.13	29.57	51.36	46.70	42.04	40.48
40-44	28.02	24.91	23.35	21.79	40.48	37.36	34.25	32.69	54.48	49.82	45.14	43.58
45	28.02	24.91	23.35	21.79	42.04	38.92	34.25	32.69	56.04	51.36	46.70	43.58
46	28.02	26.47	23.35	21.79	42.04	38.92	34.25	32.69	56.04	51.36	46.70	45.14
47	28.02	26.47	23.35	21.79	42.04	38.92	34.25	32.69	57.60	52.92	48.26	45.14
48	28.02	26.47	23.35	23.35	42.04	38.92	35.80	32.69	59.15	52.92	48.26	46.70
49	29.57	26.47	23.35	23.35	42.04	38.92	35.80	32.69	59.15	54.48	49.82	46.70
50	29.57	26.47	24.91	23.35	42.04	38.92	35.80	34.25	60.71	54.48	49.82	48.26
51	29.57	26.47	24.91	23.35	43.58	40.48	35.80	34.25	60.71	56.04	51.36	48.26
52	29.57	28.02	24.91	23.35	45.14	40.48	37.36	35.80	62.27	57.60	51.36	49.82
53	31.13	28.02	24.91	24.91	45.14	42.04	37.36	35.80	63.83	57.60	52.92	49.82
54	31.13	28.02	26.47	24.91	46.70	42.04	38.92	37.36	63.83	59.15	52.92	51.36
55	31.13	29.57	26.47	24.91	48.26	43.58	38.92	37.36	65.39	60.71	54.48	51.36
56	34.25	31.13	28.02	26.47	51.36	46.70	42.04	40.48	68.48	62.27	57.60	54.48
57	35.80	32.69	29.57	28.02	54.48	49.82	45.14	43.58	71.60	65.39	59.15	56.04
58	37.36	34.25	31.13	29.57	57.60	52.92	48.26	46.70	74.71	68.48	62.27	59.15
59	38.92	35.80	32.69	31.13	62.27	56.04	51.36	48.26	77.83	71.60	65.39	62.27
60	42.04	37.36	34.25	32.69	65.39	60.71	54.48	51.36	80.95	74.71	66.94	63.83
61	45.14	42.04	37.36	35.80	71.60	65.39	59.15	56.04	87.18	79.39	71.60	68.48
62	49.82	45.14	42.04	38.92	76.27	70.04	63.83	60.71	91.84	84.06	76.27	73.16
63	52.92	49.82	45.14	42.04	82.50	74.71	68.48	65.39	98.06	90.28	80.95	77.83
64	57.60	52.92	48.26	45.14	87.18	80.95	73.16	70.04	102.74	94.96	85.62	82.50
65	60.71	56.04	51.36	48.26	93.40	85.62	77.83	73.16	108.96	99.62	90.28	85.62
66	68.48	63.83	57.60	54.48	102.74	94.96	85.62	82.50	119.87	108.96	99.62	94.96
67	76.27	70.04	63.83	60.71	113.63	104.30	94.96	90.28	130.75	119.87	108.96	102.74
68	84.06	76.27	70.04	66.94	124.54	113.63	102.74	98.06	141.66	129.19	118.31	112.08
69	91.84	84.06	76.27	73.16	133.87	122.98	112.08	105.85	151.00	138.54	126.10	119.87
70	99.62	90.28	82.50	77.83	144.77	132.31	119.87	115.19	161.89	149.44	135.43	129.19
71	115.19	104.30	94.96	90.28	163.45	151.00	136.98	129.19	183.68	168.11	152.54	144.77
72	130.75	119.87	108.96	102.74	183.68	168.11	152.54	144.77	205.49	188.35	171.23	161.89
73	146.32	133.87	121.42	115.19	202.37	186.79	169.67	160.33	227.27	207.02	188.35	179.02
74	161.89	147.88	133.87	127.66	222.60	203.93	185.23	175.90	247.50	227.27	207.02	196.14
75	177.46	161.89	147.88	140.10	241.28	222.60	202.37	191.46	269.29	247.50	224.15	213.26
76	202.37	185.23	168.11	160.33	273.97	250.62	227.27	216.37	301.98	277.08	252.18	239.72
77	227.27	208.58	189.91	180.58	305.10	280.20	253.73	241.28	334.68	306.66	278.64	264.62
78	252.18	231.94	210.14	199.25	336.24	308.21	280.20	266.18	367.37	336.24	306.66	291.10
79	278.64	255.29	231.94	219.49	367.37	337.80	306.66	291.10	400.07	367.37	333.12	316.00
80	303.54	278.64	252.18	239.72	398.51	365.81	333.12	316.00	432.74	396.95	361.15	342.46
81	323.77	297.32	270.85	256.85	426.52	392.28	356.47	337.80	462.32	424.96	386.04	365.81
82	348.68	319.12	291.10	275.53	459.20	420.29	382.93	364.25	498.12	456.10	414.07	393.83
83	376.72	345.58	314.45	298.88	496.56	454.55	412.51	392.28	537.04	493.46	448.31	424.96
84	409.39	375.16	340.90	323.77	538.60	493.46	448.31	426.52	583.74	533.93	485.68	462.32
85	445.20	407.84	372.04	353.36	586.86	537.04	488.78	463.87	635.10	582.18	529.26	502.79
86	485.68	445.20	404.72	384.49	639.78	585.30	532.38	505.91	692.70	635.10	577.51	547.94
87	529.26	485.68	440.52	418.73	697.37	638.22	580.62	551.05	754.97	692.70	628.88	597.74
88	577.51	529.26	481.00	456.10	759.64	695.82	633.56	600.86	823.46	754.97	686.48	652.22
89	628.88	575.95	524.59	498.12	828.14	759.64	689.59	655.34	896.63	821.90	747.19	709.84
90	684.92	628.88	571.30	543.26	902.86	826.58	751.85	714.49	977.57	896.63	815.68	773.65
91	747.19	684.92	622.66	591.53	983.81	901.30	820.36	778.32	1,066.30	977.57	888.84	843.71
92	814.12	747.19	678.70	644.45	1,072.52	982.25	893.51	848.36	1,162.81	1,064.74	968.23	919.98
93	887.28	814.12	739.40	703.61	1,169.04	1,070.96	974.46	924.64	1,267.10	1,161.25	1,055.40	1,002.47
94	968.23	887.28	806.34	765.88	1,273.33	1,167.48	1,061.64	1,008.70	1,380.74	1,265.54	1,150.36	1,092.77

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Shared
96 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	20.23	18.68	17.12	17.12	32.69	29.57	26.47	24.91	43.58	38.92	35.80	34.25
25-29	21.79	20.23	18.68	17.12	34.25	31.13	28.02	26.47	46.70	42.04	38.92	37.36
30-34	23.35	21.79	20.23	18.68	37.36	34.25	31.13	29.57	49.82	45.14	42.04	38.92
35-39	26.47	23.35	21.79	20.23	40.48	35.80	32.69	31.13	54.48	49.82	45.14	42.04
40-44	28.02	24.91	23.35	21.79	42.04	38.92	35.80	34.25	57.60	52.92	48.26	45.14
45	28.02	26.47	23.35	21.79	43.58	40.48	35.80	34.25	59.15	54.48	49.82	46.70
46	28.02	26.47	23.35	23.35	43.58	40.48	37.36	34.25	60.71	54.48	49.82	48.26
47	28.02	26.47	23.35	23.35	45.14	40.48	37.36	35.80	60.71	56.04	51.36	48.26
48	29.57	26.47	24.91	23.35	45.14	42.04	37.36	35.80	62.27	57.60	52.92	49.82
49	29.57	26.47	24.91	23.35	45.14	42.04	37.36	35.80	63.83	59.15	52.92	49.82
50	29.57	26.47	24.91	23.35	46.70	42.04	38.92	35.80	65.39	59.15	54.48	51.36
51	29.57	28.02	24.91	23.35	46.70	43.58	38.92	37.36	65.39	60.71	54.48	51.36
52	31.13	28.02	26.47	24.91	48.26	43.58	40.48	37.36	66.94	60.71	56.04	52.92
53	31.13	29.57	26.47	24.91	48.26	45.14	40.48	38.92	66.94	62.27	56.04	52.92
54	32.69	29.57	28.02	26.47	49.82	45.14	40.48	38.92	68.48	62.27	56.04	54.48
55	34.25	31.13	28.02	26.47	49.82	46.70	42.04	40.48	68.48	63.83	57.60	54.48
56	35.80	32.69	29.57	28.02	54.48	49.82	45.14	43.58	71.60	66.94	60.71	57.60
57	37.36	34.25	31.13	29.57	59.15	52.92	48.26	46.70	76.27	70.04	62.27	59.15
58	40.48	37.36	34.25	31.13	62.27	57.60	52.92	49.82	79.39	73.16	65.39	62.27
59	42.04	38.92	35.80	34.25	66.94	60.71	56.04	52.92	82.50	74.71	68.48	65.39
60	45.14	40.48	37.36	35.80	70.04	65.39	59.15	56.04	85.62	77.83	71.60	68.48
61	48.26	45.14	40.48	38.92	76.27	70.04	63.83	60.71	91.84	84.06	76.27	73.16
62	51.36	48.26	43.58	42.04	82.50	74.71	68.48	65.39	98.06	88.74	80.95	77.83
63	56.04	51.36	46.70	43.58	87.18	80.95	73.16	70.04	102.74	94.96	85.62	82.50
64	59.15	54.48	49.82	46.70	93.40	85.62	77.83	73.16	108.96	99.62	91.84	87.18
65	63.83	57.60	52.92	49.82	98.06	90.28	82.50	77.83	115.19	105.85	96.52	91.84
66	71.60	65.39	59.15	56.04	110.52	101.18	91.84	87.18	127.66	116.75	105.85	101.18
67	79.39	73.16	66.94	63.83	121.42	110.52	101.18	96.52	138.54	127.66	116.75	110.52
68	87.18	80.95	73.16	70.04	132.31	121.42	110.52	104.30	151.00	138.54	126.10	119.87
69	96.52	88.74	79.39	76.27	143.22	130.75	119.87	113.63	163.45	149.44	135.43	129.19
70	104.30	94.96	87.18	82.50	154.10	141.66	129.19	122.98	174.35	160.33	146.32	138.54
71	121.42	110.52	101.18	96.52	175.90	160.33	146.32	138.54	197.70	182.14	165.01	157.22
72	136.98	126.10	115.19	108.96	196.14	180.58	163.45	155.66	221.05	202.37	183.68	175.90
73	154.10	141.66	129.19	122.98	217.93	199.25	180.58	171.23	244.40	224.15	203.93	193.02
74	171.23	157.22	143.22	135.43	238.16	217.93	197.70	188.35	267.74	245.94	222.60	211.70
75	188.35	172.79	157.22	149.44	258.41	238.16	216.37	205.49	291.10	266.18	242.84	230.38
76	217.93	200.81	182.14	172.79	297.32	272.41	247.50	235.06	330.01	301.98	275.53	261.52
77	249.06	228.83	207.02	197.70	336.24	308.21	280.20	266.18	370.48	339.35	308.21	292.64
78	280.20	256.85	233.50	221.05	373.60	342.46	311.33	295.76	409.39	375.16	340.90	323.77
79	311.33	284.86	258.41	245.94	412.51	378.26	344.02	326.89	448.31	410.95	373.60	354.91
80	340.90	312.89	284.86	270.85	449.87	412.51	375.16	356.47	488.78	448.31	406.28	386.04
81	365.81	334.68	305.10	289.54	482.56	442.08	401.60	381.37	523.03	479.44	435.86	414.07
82	392.28	359.59	326.89	311.33	518.35	474.78	431.20	410.95	561.95	515.26	468.55	445.20
83	424.96	389.16	353.36	336.24	560.39	513.70	466.99	443.64	607.09	555.73	505.91	481.00
84	460.76	421.85	382.93	364.25	607.09	557.27	505.91	481.00	658.45	603.97	547.94	521.47
85	501.24	460.76	418.73	396.95	661.57	607.09	551.05	524.59	717.61	656.90	597.74	568.18
86	546.38	501.24	456.10	432.74	722.28	661.57	600.86	571.30	781.44	717.61	652.22	619.54
87	596.18	546.38	496.56	471.66	786.11	720.72	655.34	622.66	853.03	781.44	709.84	675.58
88	649.13	596.18	541.70	515.26	857.71	786.11	714.49	678.70	929.32	851.48	773.65	736.28
89	708.28	649.13	589.97	560.39	933.98	856.15	778.32	739.40	1,013.38	927.76	843.71	801.67
90	772.09	708.28	642.89	611.76	1,018.04	933.98	848.36	806.34	1,103.65	1,011.82	919.98	873.28
91	842.15	772.09	702.05	666.24	1,109.88	1,018.04	924.64	879.50	1,203.28	1,103.65	1,002.47	952.67
92	916.86	840.59	764.32	726.96	1,209.52	1,109.88	1,008.70	958.90	1,312.25	1,201.73	1,092.77	1,038.29
93	999.37	916.86	832.80	792.32	1,318.48	1,209.52	1,099.00	1,044.50	1,429.00	1,310.70	1,190.83	1,131.68
94	1,089.65	999.37	907.51	862.38	1,438.33	1,318.48	1,198.61	1,137.91	1,558.20	1,429.00	1,298.23	1,232.87

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Shared
120 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	23.35	21.79	20.23	18.68	35.80	32.69	31.13	29.57	49.82	45.14	40.48	38.92
25-29	24.91	23.35	21.79	20.23	38.92	35.80	32.69	31.13	52.92	48.26	43.58	42.04
30-34	28.02	24.91	23.35	21.79	42.04	38.92	35.80	32.69	56.04	51.36	46.70	45.14
35-39	29.57	26.47	24.91	23.35	45.14	42.04	37.36	35.80	60.71	56.04	51.36	48.26
40-44	31.13	29.57	26.47	24.91	48.26	45.14	40.48	38.92	65.39	60.71	54.48	51.36
45	32.69	29.57	26.47	24.91	49.82	45.14	42.04	38.92	66.94	60.71	56.04	52.92
46	32.69	29.57	26.47	26.47	49.82	45.14	42.04	38.92	68.48	62.27	56.04	52.92
47	32.69	29.57	28.02	26.47	49.82	45.14	42.04	38.92	68.48	62.27	57.60	54.48
48	32.69	29.57	28.02	26.47	49.82	45.14	42.04	38.92	68.48	63.83	57.60	54.48
49	32.69	29.57	28.02	26.47	49.82	45.14	42.04	38.92	70.04	63.83	57.60	56.04
50	32.69	31.13	28.02	26.47	49.82	45.14	42.04	38.92	70.04	65.39	59.15	56.04
51	34.25	31.13	28.02	26.47	51.36	46.70	42.04	40.48	71.60	65.39	59.15	56.04
52	34.25	31.13	29.57	28.02	52.92	48.26	43.58	42.04	73.16	66.94	60.71	57.60
53	35.80	32.69	29.57	28.02	54.48	49.82	45.14	43.58	73.16	66.94	60.71	57.60
54	35.80	32.69	29.57	28.02	56.04	51.36	46.70	43.58	74.71	68.48	62.27	59.15
55	37.36	34.25	31.13	29.57	57.60	52.92	48.26	45.14	76.27	70.04	62.27	59.15
56	40.48	35.80	32.69	31.13	62.27	56.04	51.36	48.26	79.39	73.16	66.94	63.83
57	42.04	38.92	35.80	34.25	65.39	60.71	54.48	52.92	84.06	77.83	70.04	66.94
58	45.14	42.04	37.36	35.80	70.04	65.39	59.15	56.04	88.74	80.95	74.71	70.04
59	48.26	45.14	40.48	38.92	74.71	68.48	62.27	59.15	93.40	85.62	77.83	73.16
60	51.36	46.70	43.58	40.48	79.39	73.16	65.39	62.27	98.06	90.28	80.95	77.83
61	56.04	51.36	46.70	43.58	85.62	77.83	71.60	66.94	104.30	96.52	87.18	82.50
62	59.15	54.48	49.82	46.70	91.84	84.06	76.27	71.60	112.08	102.74	93.40	88.74
63	63.83	59.15	52.92	49.82	96.52	88.74	80.95	76.27	118.31	108.96	99.62	93.40
64	68.48	62.27	56.04	54.48	102.74	94.96	85.62	80.95	126.10	115.19	104.30	99.62
65	71.60	65.39	60.71	57.60	108.96	99.62	90.28	85.62	132.31	121.42	110.52	105.85
66	80.95	74.71	66.94	63.83	121.42	112.08	101.18	96.52	146.32	133.87	121.42	115.19
67	90.28	82.50	74.71	71.60	135.43	122.98	112.08	105.85	158.78	146.32	132.31	126.10
68	99.62	91.84	82.50	79.39	147.88	135.43	122.98	116.75	172.79	158.78	143.22	136.98
69	108.96	99.62	90.28	85.62	160.33	147.88	133.87	127.66	185.23	171.23	155.66	147.88
70	118.31	108.96	98.06	93.40	172.79	158.78	144.77	136.98	199.25	182.14	166.57	157.22
71	136.98	124.54	113.63	107.40	197.70	180.58	165.01	155.66	224.15	205.49	186.79	177.46
72	154.10	141.66	129.19	122.98	221.05	202.37	185.23	175.90	249.06	228.83	208.58	197.70
73	172.79	158.78	144.77	136.98	245.94	225.71	205.49	194.58	275.53	252.18	228.83	217.93
74	191.46	175.90	158.78	151.00	269.29	247.50	224.15	213.26	300.43	275.53	250.62	238.16
75	210.14	191.46	174.35	166.57	294.20	269.29	244.40	231.94	325.33	297.32	270.85	256.85
76	238.16	219.49	199.25	189.91	331.56	305.10	277.08	263.06	364.25	333.12	303.54	287.98
77	272.41	249.06	227.27	216.37	375.16	344.02	312.89	297.32	407.84	373.60	339.35	322.24
78	305.10	280.20	253.73	241.28	417.18	381.37	347.12	330.01	448.31	410.95	373.60	354.91
79	336.24	308.21	280.20	266.18	454.55	415.63	378.26	359.59	484.12	443.64	403.16	382.93
80	362.69	331.56	301.98	286.42	490.34	449.87	407.84	387.60	523.03	479.44	435.86	414.07
81	387.60	354.91	323.77	306.66	524.59	481.00	437.42	415.63	560.39	513.70	466.99	443.64
82	417.18	381.37	347.12	330.01	563.51	516.82	470.11	446.76	602.42	551.05	501.24	476.34
83	449.87	412.51	375.16	356.47	608.65	558.83	507.47	482.56	650.68	596.18	541.70	515.26
84	488.78	448.31	406.28	386.04	660.01	605.53	551.05	523.03	705.16	646.01	588.41	558.83
85	532.38	488.78	443.64	421.85	720.72	660.01	600.86	569.74	768.97	705.16	641.34	608.65
86	580.62	532.38	484.12	459.20	784.55	719.17	653.78	621.10	837.47	767.42	698.93	663.13
87	632.00	579.07	527.70	501.24	856.15	784.55	712.93	677.14	913.75	837.47	761.20	723.84
88	689.59	632.00	574.39	546.38	932.42	854.59	776.76	737.84	996.25	912.19	829.68	787.67
89	751.85	689.59	625.78	594.65	1,016.48	932.42	846.80	804.79	1,084.98	994.69	904.42	859.27
90	818.80	750.31	683.36	649.13	1,108.33	1,016.48	923.09	877.94	1,183.04	1,084.98	985.34	937.10
91	893.51	818.80	744.07	706.72	1,207.96	1,106.77	1,007.15	955.78	1,288.90	1,181.48	1,074.08	1,021.16
92	972.90	891.95	811.01	770.53	1,316.92	1,206.40	1,097.44	1,042.94	1,405.64	1,288.90	1,170.60	1,113.00
93	1,060.08	972.90	884.17	840.59	1,435.22	1,315.36	1,195.50	1,136.35	1,531.73	1,404.10	1,276.44	1,212.62
94	1,156.58	1,060.08	963.55	915.30	1,564.43	1,433.66	1,302.91	1,239.08	1,670.27	1,530.17	1,391.63	1,321.58

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Shared
144 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	24.91	23.35	21.79	20.23	40.48	35.80	32.69	31.13	52.92	48.26	43.58	42.04
25-29	28.02	24.91	23.35	21.79	42.04	38.92	35.80	34.25	56.04	51.36	46.70	45.14
30-34	29.57	26.47	24.91	23.35	46.70	42.04	38.92	35.80	60.71	56.04	49.82	48.26
35-39	31.13	29.57	26.47	24.91	49.82	45.14	40.48	38.92	65.39	59.15	54.48	51.36
40-44	34.25	31.13	28.02	26.47	52.92	48.26	43.58	42.04	70.04	63.83	57.60	56.04
45	34.25	31.13	29.57	28.02	54.48	49.82	45.14	42.04	71.60	65.39	59.15	56.04
46	34.25	31.13	29.57	28.02	54.48	49.82	45.14	43.58	71.60	65.39	60.71	57.60
47	34.25	32.69	29.57	28.02	54.48	49.82	45.14	43.58	73.16	66.94	60.71	57.60
48	35.80	32.69	29.57	28.02	54.48	49.82	45.14	43.58	73.16	66.94	60.71	57.60
49	35.80	32.69	29.57	28.02	54.48	49.82	45.14	43.58	74.71	68.48	62.27	59.15
50	35.80	32.69	29.57	28.02	54.48	49.82	45.14	43.58	74.71	68.48	62.27	59.15
51	35.80	32.69	29.57	28.02	56.04	51.36	46.70	45.14	76.27	70.04	63.83	60.71
52	37.36	34.25	31.13	29.57	57.60	52.92	48.26	45.14	76.27	70.04	63.83	60.71
53	37.36	34.25	31.13	29.57	59.15	54.48	49.82	46.70	77.83	71.60	63.83	60.71
54	37.36	34.25	31.13	29.57	60.71	56.04	51.36	48.26	77.83	71.60	65.39	62.27
55	38.92	35.80	32.69	31.13	62.27	57.60	52.92	49.82	79.39	73.16	65.39	62.27
56	42.04	38.92	34.25	32.69	66.94	62.27	56.04	52.92	84.06	77.83	70.04	66.94
57	45.14	40.48	37.36	35.80	71.60	66.94	60.71	57.60	90.28	82.50	74.71	71.60
58	48.26	43.58	38.92	37.36	77.83	70.04	63.83	60.71	94.96	87.18	79.39	74.71
59	49.82	46.70	42.04	40.48	82.50	74.71	68.48	65.39	99.62	91.84	84.06	79.39
60	52.92	49.82	45.14	42.04	87.18	79.39	71.60	68.48	105.85	96.52	87.18	82.50
61	57.60	52.92	48.26	46.70	91.84	85.62	77.83	73.16	113.63	102.74	93.40	88.74
62	63.83	57.60	52.92	49.82	98.06	90.28	82.50	77.83	121.42	110.52	101.18	94.96
63	68.48	62.27	56.04	54.48	104.30	94.96	87.18	82.50	127.66	118.31	107.40	101.18
64	73.16	66.94	60.71	57.60	110.52	101.18	91.84	87.18	135.43	124.54	113.63	107.40
65	77.83	71.60	65.39	60.71	116.75	105.85	96.52	91.84	143.22	132.31	119.87	113.63
66	87.18	80.95	73.16	68.48	130.75	119.87	108.96	102.74	158.78	144.77	132.31	124.54
67	98.06	88.74	80.95	77.83	144.77	132.31	119.87	113.63	172.79	158.78	143.22	136.98
68	107.40	98.06	88.74	85.62	158.78	144.77	132.31	126.10	186.79	171.23	155.66	147.88
69	116.75	107.40	98.06	93.40	172.79	158.78	143.22	136.98	200.81	185.23	168.11	158.78
70	127.66	116.75	105.85	101.18	186.79	171.23	155.66	147.88	216.37	197.70	180.58	171.23
71	146.32	133.87	122.98	116.75	213.26	194.58	177.46	168.11	242.84	222.60	202.37	191.46
72	166.57	152.54	138.54	132.31	238.16	219.49	199.25	188.35	269.29	247.50	224.15	213.26
73	186.79	171.23	155.66	147.88	264.62	242.84	221.05	210.14	297.32	272.41	247.50	235.06
74	205.49	188.35	171.23	163.45	291.10	266.18	242.84	230.38	323.77	297.32	269.29	256.85
75	225.71	207.02	188.35	179.02	317.56	291.10	264.62	250.62	350.24	320.68	292.64	277.08
76	256.85	235.06	214.81	203.93	358.03	328.45	298.88	283.32	392.28	359.59	326.89	311.33
77	292.64	267.74	244.40	231.94	404.72	372.04	337.80	320.68	440.52	403.16	365.81	348.68
78	328.45	300.43	273.97	259.97	449.87	412.51	375.16	356.47	484.12	443.64	403.16	382.93
79	361.15	330.01	300.43	284.86	490.34	449.87	407.84	387.60	523.03	479.44	435.86	414.07
80	389.16	356.47	325.33	308.21	529.26	485.68	440.52	418.73	565.06	516.82	470.11	446.76
81	417.18	381.37	347.12	330.01	566.62	519.91	471.66	448.31	603.97	554.17	502.79	477.90
82	448.31	410.95	373.60	354.91	608.65	558.83	507.47	482.56	649.13	594.65	540.16	513.70
83	484.12	443.64	403.16	382.93	656.90	602.42	547.94	519.91	700.49	642.89	583.74	555.73
84	524.59	481.00	437.42	415.63	712.93	653.78	594.65	565.06	761.20	697.37	633.56	602.42
85	572.84	524.59	476.34	452.99	778.32	712.93	647.57	616.43	829.68	759.64	691.14	656.90
86	624.22	571.30	519.91	493.46	848.36	776.76	706.72	670.92	904.42	828.14	753.41	716.05
87	680.26	622.66	566.62	538.60	924.64	846.80	770.53	731.62	985.34	902.86	820.36	779.88
88	740.96	680.26	617.99	586.86	1,007.15	923.09	839.03	797.00	1,074.08	983.81	895.07	849.92
89	807.89	740.96	674.02	639.78	1,097.44	1,007.15	915.30	868.60	1,170.60	1,072.52	976.02	926.20
90	881.06	807.89	733.18	697.37	1,197.05	1,097.44	997.81	947.99	1,274.88	1,169.04	1,063.18	1,010.26
91	960.46	879.50	800.11	759.64	1,304.46	1,195.50	1,086.53	1,032.05	1,390.08	1,274.88	1,158.13	1,100.56
92	1,046.06	958.90	871.72	828.14	1,421.21	1,302.91	1,184.60	1,125.44	1,516.16	1,388.53	1,262.44	1,200.17
93	1,141.01	1,046.06	951.11	902.86	1,550.41	1,421.21	1,292.02	1,226.63	1,651.60	1,514.60	1,376.06	1,307.58
94	1,243.75	1,139.47	1,036.73	983.81	1,688.95	1,548.85	1,407.20	1,337.15	1,801.04	1,650.04	1,500.60	1,425.89

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Shared
192 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	28.02	26.47	23.35	21.79	43.58	40.48	37.36	34.25	57.60	52.92	48.26	46.70
25-29	31.13	28.02	24.91	23.35	46.70	43.58	38.92	37.36	62.27	57.60	51.36	49.82
30-34	32.69	29.57	26.47	26.47	51.36	46.70	42.04	40.48	66.94	62.27	56.04	52.92
35-39	35.80	32.69	29.57	28.02	54.48	49.82	45.14	43.58	71.60	66.94	60.71	57.60
40-44	37.36	34.25	31.13	29.57	59.15	54.48	49.82	46.70	77.83	71.60	65.39	62.27
45	38.92	35.80	32.69	31.13	60.71	54.48	49.82	48.26	79.39	73.16	65.39	62.27
46	38.92	35.80	32.69	31.13	60.71	54.48	49.82	48.26	79.39	73.16	66.94	63.83
47	38.92	35.80	32.69	31.13	60.71	54.48	49.82	48.26	80.95	74.71	66.94	63.83
48	38.92	35.80	32.69	31.13	60.71	54.48	49.82	48.26	80.95	74.71	68.48	63.83
49	38.92	35.80	32.69	31.13	60.71	56.04	49.82	48.26	82.50	74.71	68.48	65.39
50	38.92	35.80	32.69	31.13	60.71	56.04	49.82	48.26	82.50	76.27	68.48	65.39
51	40.48	37.36	32.69	31.13	62.27	57.60	51.36	49.82	84.06	76.27	70.04	66.94
52	40.48	37.36	34.25	32.69	63.83	59.15	52.92	51.36	85.62	77.83	70.04	66.94
53	42.04	37.36	34.25	32.69	65.39	60.71	54.48	52.92	85.62	79.39	71.60	68.48
54	42.04	38.92	35.80	32.69	68.48	62.27	56.04	52.92	87.18	79.39	73.16	68.48
55	43.58	38.92	35.80	34.25	70.04	63.83	57.60	54.48	88.74	80.95	73.16	70.04
56	46.70	42.04	38.92	37.36	74.71	68.48	62.27	59.15	93.40	85.62	77.83	74.71
57	49.82	45.14	42.04	38.92	80.95	73.16	66.94	63.83	99.62	91.84	82.50	79.39
58	52.92	48.26	43.58	42.04	85.62	77.83	71.60	68.48	105.85	96.52	87.18	84.06
59	56.04	51.36	46.70	45.14	90.28	84.06	76.27	71.60	110.52	101.18	91.84	87.18
60	59.15	54.48	49.82	46.70	96.52	88.74	79.39	76.27	116.75	107.40	98.06	91.84
61	65.39	59.15	54.48	51.36	102.74	94.96	85.62	80.95	126.10	115.19	104.30	99.62
62	70.04	63.83	57.60	56.04	108.96	99.62	91.84	87.18	133.87	122.98	112.08	105.85
63	74.71	68.48	62.27	59.15	115.19	105.85	96.52	91.84	143.22	130.75	118.31	113.63
64	80.95	74.71	66.94	63.83	122.98	112.08	102.74	96.52	151.00	138.54	126.10	119.87
65	85.62	79.39	71.60	68.48	129.19	118.31	107.40	102.74	160.33	146.32	133.87	126.10
66	96.52	88.74	80.95	76.27	144.77	132.31	119.87	115.19	175.90	160.33	146.32	138.54
67	107.40	99.62	90.28	85.62	160.33	146.32	133.87	126.10	191.46	175.90	160.33	151.00
68	119.87	108.96	99.62	94.96	175.90	160.33	146.32	138.54	207.02	189.91	172.79	165.01
69	130.75	119.87	108.96	102.74	191.46	175.90	158.78	151.00	224.15	205.49	186.79	177.46
70	141.66	129.19	118.31	112.08	207.02	189.91	172.79	163.45	239.72	219.49	199.25	189.91
71	163.45	149.44	135.43	129.19	236.62	216.37	196.14	186.79	269.29	247.50	224.15	213.26
72	185.23	169.67	154.10	146.32	264.62	242.84	221.05	210.14	298.88	273.97	249.06	236.62
73	207.02	189.91	172.79	163.45	294.20	269.29	244.40	233.50	330.01	301.98	273.97	261.52
74	228.83	208.58	189.91	180.58	323.77	295.76	269.29	255.29	359.59	330.01	298.88	284.86
75	250.62	228.83	208.58	197.70	351.80	322.24	294.20	278.64	389.16	356.47	323.77	308.21
76	284.86	261.52	238.16	225.71	398.51	364.25	331.56	314.45	435.86	400.07	362.69	345.58
77	325.33	297.32	270.85	256.85	449.87	412.51	375.16	356.47	488.78	448.31	406.28	386.04
78	364.25	333.12	303.54	287.98	499.68	457.64	415.63	395.39	537.04	491.90	448.31	424.96
79	400.07	367.37	333.12	317.56	544.82	498.12	452.99	431.20	580.62	532.38	484.12	459.20
80	432.74	396.95	359.59	342.46	588.41	538.60	490.34	465.43	625.78	574.39	521.47	496.56
81	462.32	423.41	386.04	365.81	628.88	575.95	524.59	498.12	670.92	614.87	558.83	530.82
82	496.56	456.10	414.07	393.83	675.58	619.54	563.51	535.48	720.72	660.01	600.86	571.30
83	537.04	491.90	446.76	424.96	730.06	669.36	608.65	577.51	778.32	712.93	649.13	616.43
84	582.18	533.93	485.68	460.76	792.32	725.40	660.01	627.32	843.71	773.65	703.61	667.80
85	635.10	582.18	529.26	502.79	863.94	790.76	719.17	683.36	919.98	843.71	767.42	728.51
86	692.70	635.10	577.51	547.94	941.77	862.38	784.55	745.63	1,004.03	919.98	835.92	793.88
87	754.97	691.14	628.88	597.74	1,025.82	940.21	854.59	812.57	1,094.32	1,002.47	910.63	865.50
88	821.90	753.41	684.92	650.68	1,117.67	1,024.26	932.42	885.72	1,192.39	1,092.77	993.13	943.33
89	896.63	821.90	747.19	709.84	1,218.84	1,117.67	1,014.94	965.11	1,299.79	1,190.83	1,083.42	1,028.94
90	977.57	895.07	814.12	773.65	1,327.81	1,217.30	1,106.77	1,052.29	1,416.54	1,298.23	1,179.92	1,120.78
91	1,064.74	976.02	887.28	843.71	1,447.68	1,327.81	1,206.40	1,145.69	1,544.20	1,414.98	1,285.79	1,221.96
92	1,161.25	1,064.74	968.23	918.42	1,578.43	1,446.12	1,315.36	1,249.98	1,682.74	1,542.64	1,402.54	1,332.49
93	1,265.54	1,159.69	1,053.85	1,002.47	1,720.09	1,576.87	1,433.66	1,362.06	1,833.72	1,681.18	1,528.63	1,452.34
94	1,379.18	1,264.00	1,148.80	1,092.77	1,875.76	1,718.53	1,562.87	1,485.04	1,998.72	1,832.17	1,665.60	1,583.11

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Shared
240 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	29.57	28.02	24.91	23.35	46.70	43.58	38.92	37.36	62.27	57.60	51.36	49.82
25-29	32.69	29.57	26.47	26.47	51.36	46.70	42.04	40.48	66.94	60.71	56.04	52.92
30-34	34.25	32.69	29.57	28.02	54.48	49.82	45.14	43.58	71.60	65.39	60.71	57.60
35-39	37.36	34.25	31.13	29.57	59.15	54.48	48.26	46.70	77.83	71.60	63.83	60.71
40-44	40.48	37.36	34.25	32.69	63.83	57.60	52.92	49.82	82.50	76.27	70.04	65.39
45	40.48	37.36	34.25	32.69	63.83	59.15	52.92	51.36	84.06	77.83	70.04	66.94
46	40.48	37.36	34.25	32.69	63.83	59.15	52.92	51.36	85.62	77.83	71.60	68.48
47	42.04	37.36	34.25	32.69	63.83	59.15	52.92	51.36	87.18	79.39	71.60	68.48
48	42.04	37.36	34.25	32.69	63.83	59.15	52.92	51.36	87.18	79.39	73.16	68.48
49	42.04	38.92	34.25	32.69	63.83	59.15	52.92	51.36	88.74	80.95	73.16	70.04
50	42.04	38.92	34.25	32.69	63.83	59.15	54.48	51.36	88.74	80.95	74.71	70.04
51	42.04	38.92	35.80	34.25	66.94	60.71	56.04	52.92	90.28	82.50	74.71	71.60
52	43.58	40.48	35.80	34.25	68.48	62.27	57.60	54.48	90.28	84.06	76.27	71.60
53	43.58	40.48	37.36	35.80	70.04	65.39	59.15	56.04	91.84	84.06	76.27	73.16
54	45.14	42.04	37.36	35.80	73.16	66.94	60.71	57.60	93.40	85.62	77.83	73.16
55	46.70	42.04	38.92	35.80	74.71	68.48	62.27	59.15	93.40	85.62	77.83	74.71
56	49.82	45.14	40.48	38.92	79.39	73.16	66.94	63.83	99.62	91.84	84.06	79.39
57	52.92	48.26	43.58	42.04	85.62	79.39	71.60	68.48	105.85	98.06	88.74	84.06
58	56.04	51.36	46.70	45.14	91.84	84.06	76.27	73.16	112.08	102.74	93.40	88.74
59	60.71	54.48	49.82	48.26	96.52	88.74	80.95	76.27	118.31	108.96	99.62	93.40
60	63.83	57.60	52.92	49.82	102.74	94.96	85.62	80.95	124.54	115.19	104.30	99.62
61	68.48	63.83	57.60	54.48	110.52	101.18	91.84	87.18	133.87	122.98	112.08	105.85
62	74.71	68.48	62.27	59.15	116.75	107.40	98.06	91.84	143.22	130.75	119.87	113.63
63	80.95	73.16	66.94	63.83	124.54	113.63	102.74	98.06	152.54	140.10	127.66	121.42
64	85.62	79.39	71.60	68.48	130.75	119.87	108.96	104.30	161.89	147.88	135.43	127.66
65	91.84	84.06	76.27	73.16	138.54	126.10	115.19	108.96	171.23	157.22	141.66	135.43
66	104.30	94.96	87.18	82.50	154.10	141.66	129.19	122.98	188.35	172.79	157.22	149.44
67	115.19	105.85	96.52	91.84	171.23	157.22	143.22	135.43	205.49	188.35	171.23	161.89
68	127.66	116.75	105.85	101.18	188.35	172.79	157.22	149.44	222.60	203.93	185.23	175.90
69	140.10	127.66	116.75	110.52	203.93	188.35	171.23	161.89	239.72	219.49	199.25	189.91
70	151.00	138.54	126.10	119.87	221.05	202.37	183.68	175.90	256.85	235.06	213.26	202.37
71	174.35	160.33	144.77	138.54	252.18	231.94	210.14	199.25	287.98	264.62	239.72	228.83
72	197.70	180.58	165.01	157.22	283.32	259.97	236.62	224.15	320.68	294.20	267.74	253.73
73	221.05	202.37	183.68	174.35	314.45	287.98	261.52	249.06	351.80	323.77	294.20	278.64
74	244.40	224.15	203.93	193.02	345.58	317.56	287.98	273.97	384.49	351.80	320.68	305.10
75	267.74	245.94	222.60	211.70	376.72	345.58	314.45	298.88	417.18	381.37	347.12	330.01
76	305.10	280.20	253.73	241.28	426.52	390.72	354.91	337.80	466.99	428.08	389.16	368.93
77	347.12	319.12	289.54	275.53	481.00	440.52	401.60	381.37	523.03	479.44	435.86	414.07
78	389.16	356.47	323.77	308.21	533.93	490.34	445.20	423.41	574.39	526.14	479.44	454.55
79	428.08	392.28	356.47	339.35	582.18	533.93	485.68	460.76	621.10	569.74	516.82	491.90
80	462.32	423.41	386.04	365.81	628.88	575.95	524.59	498.12	670.92	614.87	558.83	530.82
81	495.01	452.99	412.51	392.28	672.48	616.43	560.39	532.38	717.61	656.90	597.74	568.18
82	532.38	487.22	443.64	421.85	723.84	663.13	602.42	572.84	770.53	706.72	642.89	610.21
83	574.39	526.14	479.44	454.55	781.44	716.05	650.68	617.99	832.80	762.76	694.26	660.01
84	624.22	571.30	519.91	493.46	848.36	776.76	706.72	670.92	904.42	828.14	753.41	716.05
85	680.26	622.66	566.62	538.60	924.64	846.80	770.53	731.62	985.34	902.86	820.36	779.88
86	740.96	678.70	617.99	586.86	1,007.15	923.09	839.03	797.00	1,074.08	983.81	895.07	849.92
87	807.89	739.40	672.48	639.78	1,097.44	1,005.59	915.30	868.60	1,170.60	1,072.52	974.46	926.20
88	879.50	806.34	733.18	697.37	1,197.05	1,097.44	997.81	947.99	1,274.88	1,169.04	1,063.18	1,010.26
89	958.90	879.50	800.11	759.64	1,304.46	1,195.50	1,086.53	1,032.05	1,390.08	1,274.88	1,158.13	1,100.56
90	1,046.06	958.90	871.72	828.14	1,421.21	1,302.91	1,184.60	1,125.44	1,516.16	1,388.53	1,262.44	1,200.17
91	1,139.47	1,044.50	949.55	902.86	1,548.85	1,421.21	1,292.02	1,226.63	1,651.60	1,514.60	1,376.06	1,307.58
92	1,242.19	1,139.47	1,035.17	983.81	1,688.95	1,548.85	1,407.20	1,337.15	1,801.04	1,650.04	1,500.60	1,425.89
93	1,354.27	1,240.64	1,128.56	1,072.52	1,841.50	1,687.39	1,534.85	1,457.02	1,962.92	1,799.48	1,636.03	1,553.52
94	1,475.69	1,352.71	1,229.75	1,169.04	2,006.51	1,839.96	1,671.83	1,589.33	2,138.82	1,961.36	1,782.35	1,693.62

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
24 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	99.37	92.28	85.18	78.08	156.16	141.96	127.78	120.67	212.95	191.65	177.46	170.36
25-29	98.29	91.74	85.20	78.65	157.28	144.18	131.08	124.51	209.70	190.06	176.94	163.84
30-34	97.63	91.54	85.43	79.32	158.66	140.35	128.15	122.05	207.47	195.28	176.95	164.76
35-39	101.71	90.41	84.76	79.10	152.57	141.28	129.97	124.31	209.08	192.12	175.16	163.86
40-44	98.78	88.39	83.18	77.99	155.98	140.38	129.98	119.58	207.97	192.37	171.58	166.37
45	93.47	88.54	78.70	73.79	147.56	137.74	122.98	118.06	201.67	182.00	167.24	157.40
46	96.52	86.86	77.21	72.38	144.77	135.12	120.64	115.81	197.86	183.37	164.06	159.24
47	94.96	85.46	75.97	75.97	142.43	132.94	118.69	113.95	199.42	180.42	166.16	156.67
48	93.40	84.06	79.39	74.71	144.77	130.75	116.75	112.08	196.14	182.14	163.45	154.10
49	91.22	86.66	77.54	72.97	141.40	127.70	118.58	109.46	196.13	177.89	164.20	155.08
50	93.82	84.89	75.96	71.48	138.49	125.10	116.16	107.23	192.11	178.69	160.82	151.90
51	92.18	83.41	74.63	70.25	136.08	127.31	114.13	109.74	193.14	175.60	162.43	153.64
52	90.23	81.62	77.34	73.04	137.47	124.60	111.71	107.40	193.34	176.15	158.96	154.67
53	87.94	83.75	75.37	71.18	134.00	121.44	113.06	104.69	192.62	175.87	159.12	150.76
54	90.41	82.19	73.97	69.85	135.61	123.29	110.95	106.85	193.14	176.71	160.27	152.05
55	88.36	80.32	72.29	68.27	132.54	120.49	108.44	104.42	192.77	176.71	160.64	152.62
56	94.51	86.64	78.77	74.82	141.78	129.97	118.15	110.28	192.98	177.22	161.47	153.60
57	99.16	87.71	80.10	76.27	148.74	137.29	122.05	118.22	194.50	179.24	163.98	156.37
58	99.61	92.22	84.85	81.16	154.94	140.20	129.13	121.74	195.53	180.77	162.32	154.94
59	102.92	95.83	85.18	81.62	159.71	145.52	131.32	124.21	195.20	177.46	163.26	152.62
60	106.16	95.88	89.04	85.62	164.39	150.68	136.98	130.14	195.20	178.08	160.97	154.10
61	113.80	103.75	93.72	90.36	170.69	157.30	143.90	137.21	204.16	187.42	170.69	160.64
62	120.37	110.62	100.85	94.36	178.93	162.67	149.66	139.90	211.48	195.20	178.93	169.18
63	126.40	116.92	104.27	101.11	186.44	170.64	154.84	145.36	221.20	202.24	183.28	173.80
64	133.20	120.80	111.52	105.32	192.06	176.57	161.09	151.79	229.24	210.65	192.06	182.77
65	138.19	126.19	114.17	108.16	198.28	180.25	165.24	156.23	237.35	216.31	198.28	186.28
66	148.46	136.81	125.17	119.34	212.50	195.04	177.56	168.83	250.33	229.97	209.58	197.95
67	160.61	146.52	132.42	126.79	225.40	208.49	188.77	180.32	262.03	239.48	219.77	208.49
68	169.86	156.16	142.45	134.24	241.09	219.17	200.00	189.04	276.71	252.06	230.12	219.17
69	179.95	164.06	148.20	142.90	251.40	230.22	209.05	198.47	285.80	261.98	238.16	224.94
70	186.36	171.04	155.74	148.08	260.39	239.96	217.00	206.78	293.58	270.60	245.08	232.31
71	207.91	190.58	173.26	163.36	287.11	262.36	240.08	227.70	321.76	294.53	269.77	254.93
72	225.34	208.56	189.37	179.78	311.64	285.28	258.90	246.91	347.59	318.84	290.06	275.69
73	241.90	221.17	202.74	191.21	329.45	304.12	276.46	262.64	368.62	338.66	308.71	292.58
74	258.22	235.96	213.70	204.79	349.49	320.54	291.61	276.02	389.54	358.39	325.00	309.41
75	268.72	247.38	223.92	213.26	364.68	334.81	302.83	287.89	405.19	371.06	339.08	322.02
76	295.68	271.21	246.74	234.50	393.56	360.94	328.32	312.00	432.31	397.64	360.94	342.59
77	319.12	291.88	266.58	252.96	416.40	383.33	348.30	330.79	455.32	418.34	379.43	361.92
78	341.84	311.95	283.93	270.85	440.84	405.35	367.99	349.31	478.20	438.98	399.74	379.20
79	358.46	328.31	298.12	283.93	457.85	420.56	381.53	362.02	495.11	452.52	411.70	390.41
80	369.85	339.59	309.34	292.52	470.74	432.06	391.72	373.22	506.03	463.99	420.29	400.12
81	382.07	349.68	317.30	302.74	485.68	445.20	404.72	383.68	521.28	477.58	433.87	412.82
82	409.58	375.58	341.59	325.40	521.28	477.58	433.87	412.82	560.15	513.19	466.25	443.57
83	443.57	406.34	369.11	351.31	563.39	516.43	469.48	445.20	603.85	553.67	503.48	479.20
84	480.82	440.34	399.86	380.44	610.33	560.15	508.33	484.04	655.66	600.61	547.19	519.67
85	524.52	480.82	437.10	414.44	665.36	610.33	555.29	527.77	715.56	655.66	595.76	566.62
86	571.48	522.91	475.97	451.68	725.27	665.36	605.47	574.72	778.69	713.94	649.18	616.80
87	623.28	571.48	518.05	492.14	791.65	725.27	658.90	626.52	849.92	778.69	707.46	671.84
88	678.32	621.66	565.00	537.48	862.87	790.02	718.80	683.18	926.00	848.30	772.22	733.36
89	739.85	678.32	616.80	586.04	940.58	861.26	783.55	744.71	1,008.58	924.40	840.22	798.12
90	806.21	739.85	671.84	637.85	1,024.76	938.96	853.15	811.07	1,099.24	1,008.58	916.31	870.97
91	879.06	806.21	731.75	696.13	1,117.04	1,023.14	930.86	883.92	1,199.60	1,099.24	998.87	948.68
92	958.39	877.44	798.12	757.64	1,217.42	1,115.42	1,013.44	963.25	1,306.46	1,198.00	1,089.53	1,034.47
93	1,044.19	956.77	869.36	827.26	1,325.89	1,215.79	1,105.72	1,050.66	1,424.64	1,306.46	1,186.67	1,128.37
94	1,138.09	1,042.57	948.68	901.73	1,445.69	1,325.89	1,204.46	1,144.57	1,552.52	1,423.02	1,293.50	1,228.75

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
36 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	134.87	120.67	113.58	106.48	198.74	184.56	170.36	156.16	269.74	248.44	220.04	212.95
25-29	131.08	124.51	111.41	104.86	196.61	183.50	163.84	157.28	268.69	242.48	222.82	209.70
30-34	134.24	122.05	109.84	103.74	201.37	183.06	164.76	158.66	268.49	244.08	219.67	213.56
35-39	135.61	124.31	113.00	107.36	197.77	180.82	163.86	158.22	265.58	242.98	220.37	209.08
40-44	129.98	119.58	109.19	103.98	197.58	181.97	166.37	155.98	259.97	239.17	218.38	207.97
45	127.90	118.06	103.30	98.38	191.83	172.16	157.40	152.50	255.78	231.19	211.51	201.67
46	125.47	115.81	106.16	101.33	188.21	168.90	154.43	149.59	250.92	231.64	212.33	197.86
47	123.44	113.95	104.45	99.71	185.17	170.92	151.92	147.18	251.63	232.64	208.91	199.42
48	121.42	112.08	102.74	98.06	182.14	168.11	149.44	144.77	252.18	228.83	210.14	200.81
49	123.16	109.46	100.34	95.78	177.89	164.20	150.52	141.40	250.86	228.05	209.80	196.13
50	120.62	111.68	98.28	93.82	174.24	160.82	147.42	138.49	250.18	227.86	205.51	196.57
51	118.52	109.74	100.96	96.58	175.60	162.43	144.86	140.47	250.21	228.26	206.33	197.53
52	120.30	107.40	98.82	94.51	176.15	163.26	146.08	137.47	249.19	227.70	206.23	197.63
53	117.24	108.86	100.49	92.12	175.87	163.31	146.56	138.18	242.87	226.12	205.18	192.62
54	119.17	106.85	98.63	94.51	176.71	160.27	147.95	139.73	242.47	221.92	205.49	193.14
55	116.47	108.44	96.40	92.38	176.71	160.64	148.60	140.57	240.96	220.88	200.81	192.77
56	122.09	114.20	102.40	98.46	185.10	169.36	153.60	145.72	248.11	228.42	208.73	196.91
57	125.86	114.42	102.97	99.16	194.50	175.44	160.18	152.54	251.71	232.64	209.76	198.32
58	129.13	118.06	106.99	103.30	199.21	180.77	166.02	158.63	254.56	232.42	213.97	202.90
59	131.32	120.67	106.48	102.92	202.30	184.56	170.36	159.71	255.54	234.24	212.95	202.30
60	130.14	119.87	109.58	102.74	205.49	188.35	171.23	164.39	256.85	236.29	212.33	202.04
61	140.57	130.52	117.13	110.44	220.88	200.81	184.08	174.04	267.74	244.32	224.23	210.85
62	149.66	136.64	123.64	117.12	230.99	211.48	191.94	182.18	276.54	253.76	230.99	217.97
63	154.84	142.20	129.55	123.24	240.16	218.04	199.08	189.60	284.40	262.28	237.00	227.52
64	164.18	151.79	136.31	130.10	250.91	229.24	207.55	198.25	297.37	272.60	247.82	235.43
65	171.24	156.23	141.20	135.20	258.37	237.35	216.31	204.30	303.43	276.40	252.36	240.34
66	186.30	168.83	154.28	145.55	276.54	253.25	232.87	221.23	320.20	294.01	267.80	253.25
67	200.04	183.14	166.24	157.78	295.85	270.48	245.12	233.86	338.10	309.92	281.76	267.66
68	213.70	194.51	178.08	167.12	312.32	287.66	260.27	249.31	356.16	326.03	298.63	282.18
69	222.29	203.77	185.23	177.30	328.14	301.68	272.57	259.33	370.48	338.72	309.61	293.74
70	232.31	214.44	194.02	183.80	339.54	311.45	283.37	270.60	382.93	349.75	319.12	303.79
71	262.36	240.08	217.80	207.91	373.73	344.04	311.86	297.00	420.77	386.11	348.98	331.66
72	287.66	263.69	239.72	227.74	405.13	371.57	338.00	321.23	453.08	417.12	378.76	359.59
73	308.71	283.37	258.04	244.20	430.82	396.25	359.39	340.97	481.50	442.33	400.86	382.44
74	331.67	302.74	276.02	262.67	456.32	418.49	380.64	362.84	509.76	467.46	425.16	402.90
75	347.60	319.88	290.04	275.10	475.57	437.18	396.67	377.47	531.01	486.23	441.44	420.13
76	379.30	348.70	316.08	301.81	513.89	471.05	428.23	407.84	568.93	522.04	473.09	450.67
77	408.62	373.60	340.51	323.00	546.77	502.02	457.26	433.91	601.25	550.66	500.08	476.72
78	435.24	399.74	362.39	345.58	579.07	532.38	483.80	459.53	633.24	580.94	528.64	500.60
79	456.06	417.02	379.76	360.24	601.58	551.89	502.21	477.36	654.82	599.81	546.56	518.17
80	470.74	432.06	391.72	373.22	618.67	568.25	516.12	490.91	670.79	615.31	559.82	531.24
81	485.68	445.20	404.72	383.68	637.85	584.44	532.62	505.09	691.27	634.61	576.32	547.19
82	521.28	477.58	433.87	412.82	686.41	629.75	571.48	543.96	743.08	681.55	620.04	589.28
83	563.39	516.43	469.48	445.20	741.46	679.94	616.80	586.04	802.98	736.61	668.62	636.24
84	610.33	560.15	508.33	484.04	804.60	736.61	670.22	636.24	870.97	798.12	726.89	689.65
85	665.36	610.33	555.29	527.77	875.83	802.98	730.13	694.51	950.29	870.97	791.65	751.18
86	725.27	665.36	605.47	574.72	955.15	875.83	796.51	756.04	1,036.10	948.68	862.87	819.17
87	791.65	725.27	658.90	626.52	1,040.96	955.15	867.73	824.03	1,128.37	1,034.47	940.58	893.63
88	862.87	790.02	718.80	683.18	1,134.85	1,040.96	945.44	898.49	1,230.37	1,128.37	1,024.76	974.58
89	940.58	861.26	783.55	744.71	1,236.84	1,133.23	1,031.24	979.44	1,340.45	1,228.75	1,117.04	1,062.01
90	1,024.76	938.96	853.15	811.07	1,348.55	1,236.84	1,123.52	1,066.86	1,461.88	1,340.45	1,217.42	1,157.52
91	1,117.04	1,023.14	930.86	883.92	1,469.96	1,346.94	1,225.51	1,163.99	1,593.00	1,460.24	1,327.50	1,261.13
92	1,217.42	1,115.42	1,013.44	963.25	1,602.72	1,468.34	1,335.59	1,267.60	1,737.08	1,591.39	1,447.31	1,374.46
93	1,325.89	1,215.79	1,105.72	1,050.66	1,746.80	1,601.10	1,455.38	1,382.54	1,892.51	1,735.46	1,576.81	1,499.11
94	1,445.69	1,325.89	1,204.46	1,144.57	1,903.84	1,745.17	1,586.53	1,507.20	2,062.48	1,890.88	1,719.28	1,633.48

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
48 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	141.96	134.87	120.67	113.58	220.04	205.86	184.56	177.46	298.12	276.83	248.44	241.34
25-29	144.18	131.08	117.96	111.41	222.82	203.16	183.50	176.94	301.46	275.24	249.04	235.92
30-34	146.45	134.24	122.05	115.93	219.67	201.37	183.06	176.95	299.00	274.60	250.18	237.98
35-39	141.28	129.97	118.67	113.00	220.37	203.42	186.47	175.16	299.48	271.22	248.62	237.32
40-44	140.38	129.98	119.58	114.38	218.38	202.76	181.97	171.58	296.35	270.36	244.36	233.96
45	137.74	127.90	113.14	108.22	211.51	191.83	177.08	167.24	285.30	260.71	236.12	226.28
46	135.12	125.47	110.99	106.16	207.49	193.02	173.71	164.06	284.71	260.58	236.45	226.80
47	132.94	123.44	113.95	104.45	208.91	189.91	175.66	166.16	284.86	261.12	237.38	227.89
48	130.75	121.42	112.08	107.40	205.49	191.46	172.79	163.45	284.86	261.52	238.16	228.83
49	132.28	118.58	109.46	104.90	205.25	187.01	168.76	159.64	287.34	259.98	237.17	228.05
50	129.55	116.16	107.23	102.76	201.04	187.64	169.76	160.82	285.92	263.58	236.78	227.86
51	131.69	118.52	109.74	100.96	201.92	184.37	166.81	162.43	285.32	259.00	237.05	223.87
52	128.89	120.30	107.40	103.12	201.92	184.74	167.56	158.96	279.25	257.78	232.01	223.40
53	129.80	121.44	108.86	104.69	201.00	184.25	167.50	159.12	276.37	255.42	230.30	217.74
54	131.50	119.17	110.95	102.74	201.37	184.93	168.48	156.16	275.34	250.68	230.12	217.80
55	132.54	120.49	108.44	104.42	196.79	180.72	164.66	156.64	273.11	248.99	224.90	216.86
56	137.83	126.02	114.20	110.28	208.73	192.98	177.22	165.41	279.61	256.00	232.37	220.55
57	141.11	129.66	118.22	114.42	217.39	202.13	183.06	171.61	282.23	259.33	236.45	225.01
58	147.56	132.82	121.74	114.36	225.04	206.60	188.15	180.77	287.76	261.94	239.81	225.04
59	149.06	134.87	124.21	117.12	234.24	212.95	195.20	184.56	287.48	262.64	237.79	227.15
60	150.68	136.98	126.71	119.87	239.72	219.17	198.62	188.35	287.66	263.69	239.72	229.45
61	160.64	147.26	133.87	127.18	251.00	230.93	210.85	197.46	301.21	277.78	251.00	237.62
62	165.91	152.90	139.90	133.39	260.27	240.76	217.97	208.21	312.32	286.30	260.27	247.26
63	173.80	157.99	145.36	135.88	271.76	249.65	227.52	214.88	322.31	293.88	268.61	252.80
64	182.77	167.27	151.79	142.50	281.89	260.21	235.43	223.03	334.55	306.67	278.78	263.30
65	186.28	171.24	156.23	147.20	291.42	267.38	243.35	231.32	339.49	312.44	282.41	270.38
66	203.77	186.30	171.74	163.01	314.38	288.18	261.98	247.44	363.86	334.76	302.74	288.18
67	219.77	202.86	183.14	174.68	335.28	307.10	278.94	264.85	386.00	352.19	321.19	304.30
68	235.61	216.44	197.26	186.30	356.16	326.03	295.88	282.18	405.47	372.60	339.72	323.28
69	248.75	227.58	209.05	198.47	373.13	341.38	309.61	296.39	423.41	389.00	354.60	336.08
70	260.39	239.96	217.00	206.78	388.04	354.85	324.22	306.35	439.10	403.36	365.06	347.20
71	294.53	269.77	245.03	232.66	425.71	391.07	356.41	336.61	482.64	440.57	400.96	381.16
72	323.63	297.25	270.88	256.50	462.66	424.31	385.96	366.78	520.20	477.05	433.90	412.32
73	350.17	320.23	290.28	276.46	490.72	451.55	410.08	389.35	552.92	506.84	460.76	437.72
74	373.97	342.80	311.64	296.05	520.88	476.36	434.06	411.80	585.43	536.46	487.50	463.01
75	392.40	360.42	328.43	311.35	541.68	496.90	452.11	428.65	609.92	558.73	507.56	481.97
76	438.43	401.72	365.02	346.67	595.44	546.50	495.53	471.05	660.71	605.64	550.58	524.06
77	476.72	435.86	396.95	377.48	642.12	587.63	535.09	507.85	706.32	647.95	589.57	560.39
78	513.70	470.74	427.76	407.21	685.55	629.50	571.60	543.59	750.92	689.28	625.78	594.01
79	541.25	496.88	450.73	429.44	718.70	658.37	598.03	569.64	782.58	716.93	651.26	619.33
80	564.88	517.80	470.74	447.19	744.76	682.56	620.35	588.41	806.96	739.72	672.48	638.84
81	581.18	532.62	484.04	459.78	767.36	702.60	639.47	607.09	830.50	760.90	692.90	657.28
82	624.89	573.08	521.28	495.38	824.03	756.04	686.41	652.43	893.63	819.17	744.71	707.46
83	675.08	618.42	561.76	534.24	890.40	815.93	741.46	704.23	964.87	883.92	804.60	764.12
84	731.75	671.84	610.33	579.58	966.48	885.55	804.60	764.12	1,047.43	960.01	872.59	828.89
85	798.12	731.75	665.36	631.38	1,052.29	964.87	877.44	833.74	1,141.33	1,045.82	950.29	903.35
86	869.36	798.12	725.27	688.04	1,147.80	1,052.29	956.77	908.21	1,243.32	1,139.71	1,036.10	984.30
87	948.68	869.36	790.02	751.18	1,251.41	1,146.19	1,042.57	990.77	1,355.03	1,243.32	1,130.00	1,073.34
88	1,032.86	947.06	861.26	817.55	1,363.13	1,249.80	1,136.47	1,079.81	1,478.06	1,355.03	1,231.98	1,170.48
89	1,126.75	1,032.86	938.96	892.02	1,486.15	1,361.50	1,238.47	1,176.95	1,610.81	1,476.44	1,342.08	1,275.70
90	1,227.12	1,125.14	1,023.14	971.34	1,620.52	1,484.53	1,350.17	1,282.18	1,754.89	1,609.19	1,463.50	1,389.02
91	1,338.84	1,227.12	1,115.42	1,058.76	1,766.22	1,618.91	1,471.60	1,397.11	1,913.54	1,753.27	1,594.62	1,515.30
92	1,458.64	1,337.22	1,215.79	1,154.27	1,924.88	1,764.61	1,604.33	1,523.40	2,085.16	1,911.92	1,738.70	1,651.28
93	1,589.76	1,457.02	1,325.89	1,259.51	2,098.09	1,923.26	1,748.42	1,660.99	2,272.94	2,083.54	1,894.12	1,800.23
94	1,733.84	1,588.14	1,444.06	1,372.84	2,285.90	2,096.48	1,905.44	1,809.94	2,478.55	2,271.32	2,065.73	1,962.11

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
60 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	170.36	156.16	141.96	134.87	255.54	234.24	212.95	205.86	347.82	319.43	291.02	276.83
25-29	163.84	150.72	137.63	131.08	255.59	235.92	209.70	203.16	340.78	314.57	288.35	268.69
30-34	164.76	152.54	140.35	134.24	256.28	231.88	213.56	201.37	341.71	317.30	286.79	274.60
35-39	163.86	152.57	135.61	129.97	254.28	231.67	209.08	203.42	344.69	316.44	282.53	271.22
40-44	166.37	150.78	135.18	129.98	249.56	228.77	207.97	197.58	337.94	311.95	280.76	270.36
45	157.40	142.66	132.82	122.98	241.03	221.35	201.67	191.83	324.66	300.05	270.55	260.71
46	154.43	144.77	130.28	125.47	236.45	217.15	197.86	188.21	323.32	299.18	270.23	255.76
47	151.92	142.43	128.18	123.44	232.64	213.65	194.66	185.17	322.85	294.36	270.62	256.38
48	154.10	140.10	126.10	121.42	228.83	210.14	191.46	182.14	322.24	294.20	266.18	252.18
49	150.52	136.82	123.16	118.58	223.49	205.25	187.01	177.89	314.71	291.90	264.53	250.86
50	147.42	134.03	120.62	116.16	218.90	201.04	183.17	174.24	312.73	285.92	259.13	245.71
51	149.24	136.08	122.92	118.52	223.87	206.33	184.37	175.60	311.68	285.32	259.00	245.82
52	146.08	137.47	124.60	116.00	223.40	206.23	189.04	176.15	309.34	283.56	257.78	244.90
53	146.56	134.00	121.44	117.24	226.12	205.18	188.42	180.06	305.69	280.56	255.42	242.87
54	147.95	135.61	123.29	115.07	226.03	209.58	189.04	180.82	304.12	279.46	254.78	242.47
55	148.60	136.55	120.49	116.47	228.91	208.84	188.76	180.72	301.21	277.12	248.99	236.95
56	153.60	141.78	129.97	122.09	240.23	220.55	200.86	189.04	311.12	287.50	259.92	248.11
57	160.18	148.74	133.49	129.66	247.88	228.83	209.76	198.32	320.35	293.66	266.96	251.71
58	166.02	154.94	140.20	132.82	258.25	236.12	213.97	202.90	324.66	298.82	269.32	258.25
59	170.36	156.16	141.96	134.87	262.64	241.34	220.04	209.40	330.07	301.68	273.28	259.08
60	174.65	160.97	147.26	140.41	270.55	246.58	226.03	212.33	332.20	304.79	277.39	263.69
61	184.08	170.69	153.95	147.26	281.14	257.70	234.26	224.23	348.06	317.94	291.17	274.44
62	191.94	175.69	159.42	152.90	292.81	270.02	244.00	234.24	361.12	331.85	299.30	286.30
63	199.08	183.28	167.47	157.99	303.35	278.09	252.80	240.16	372.88	341.28	309.67	293.88
64	207.55	192.06	173.47	164.18	315.96	291.18	263.30	250.91	387.22	353.15	322.16	306.67
65	213.31	195.29	177.26	168.24	324.47	297.43	270.38	255.37	396.58	363.52	330.47	312.44
66	235.79	215.40	195.04	186.30	352.21	323.11	294.01	279.46	422.09	387.14	352.21	334.76
67	253.57	231.04	211.32	200.04	377.56	343.73	312.74	298.66	445.18	408.54	371.92	352.19
68	271.22	249.31	224.65	213.70	400.00	367.12	334.24	317.80	468.48	430.13	391.79	372.60
69	285.80	261.98	238.16	224.94	420.77	386.36	351.96	333.43	486.92	447.22	407.53	386.36
70	298.69	273.16	250.18	237.42	439.10	403.36	365.06	347.20	505.46	462.08	421.24	398.26
71	334.14	306.91	279.68	264.84	485.11	443.04	403.43	383.64	549.46	504.91	457.88	435.61
72	366.78	338.00	306.84	290.06	527.40	481.84	438.68	417.12	592.12	544.18	493.84	469.86
73	396.25	361.70	329.45	313.32	562.13	513.76	467.69	444.64	626.64	575.95	522.96	497.63
74	422.94	387.32	351.71	333.90	594.34	545.36	496.40	471.90	661.12	607.69	552.04	523.10
75	443.57	405.19	368.94	349.75	620.59	569.40	518.22	492.64	686.70	629.11	573.67	543.82
76	483.29	442.51	401.72	383.36	670.90	615.84	558.73	532.22	736.15	674.98	613.80	583.21
77	525.37	482.56	437.81	416.40	723.84	663.52	603.20	572.06	786.11	721.90	655.74	622.66
78	564.13	517.43	470.74	446.45	771.48	706.09	642.59	610.82	831.24	762.13	693.02	657.53
79	590.93	541.25	491.56	466.72	798.55	732.89	665.46	631.75	851.80	780.80	709.84	674.34
80	603.54	553.10	502.67	477.46	817.04	749.81	680.88	647.24	872.53	800.23	726.26	690.97
81	621.66	569.86	518.05	492.14	841.82	772.22	700.98	667.00	898.49	824.03	749.54	710.70
82	668.62	613.56	556.90	529.38	904.97	828.89	754.40	717.17	966.48	885.55	804.60	764.12
83	722.03	662.14	602.23	571.48	977.81	895.26	814.31	773.83	1,042.57	956.77	869.36	825.64
84	783.55	718.80	654.04	620.04	1,060.38	971.34	883.92	840.22	1,131.61	1,037.72	943.82	896.88
85	854.78	783.55	712.32	676.69	1,155.90	1,060.38	963.25	914.68	1,233.61	1,131.61	1,028.00	976.20
86	930.86	853.15	775.45	736.61	1,259.51	1,154.27	1,050.66	997.25	1,345.31	1,233.61	1,120.28	1,065.24
87	1,015.06	930.86	846.68	802.98	1,372.84	1,259.51	1,144.57	1,087.91	1,466.74	1,343.69	1,222.28	1,160.76
88	1,107.32	1,015.06	922.78	875.83	1,497.49	1,372.84	1,248.18	1,185.04	1,597.86	1,465.10	1,330.74	1,264.37
89	1,206.08	1,105.72	1,005.35	955.15	1,631.86	1,495.86	1,359.88	1,291.88	1,741.94	1,596.25	1,452.16	1,379.32
90	1,314.55	1,204.46	1,096.00	1,040.96	1,779.18	1,630.24	1,482.92	1,408.44	1,898.98	1,740.32	1,581.67	1,502.35
91	1,432.73	1,312.93	1,194.74	1,134.85	1,937.82	1,777.56	1,615.67	1,534.73	2,068.97	1,897.37	1,724.14	1,638.34
92	1,562.24	1,431.12	1,301.60	1,236.84	2,112.67	1,936.21	1,761.36	1,672.32	2,255.14	2,067.34	1,879.55	1,785.65
93	1,703.09	1,560.62	1,418.16	1,348.55	2,303.70	2,111.05	1,920.02	1,822.88	2,459.12	2,253.52	2,049.54	1,945.92
94	1,855.27	1,701.47	1,546.06	1,469.96	2,510.93	2,302.09	2,091.62	1,988.02	2,679.29	2,455.87	2,232.47	2,120.77

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
72 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	177.46	163.26	149.06	141.96	276.83	255.54	234.24	220.04	369.11	340.73	305.23	291.02
25-29	176.94	163.84	150.72	137.63	275.24	255.59	229.37	222.82	367.00	334.22	301.46	288.35
30-34	176.95	164.76	146.45	140.35	280.69	256.28	231.88	219.67	366.13	335.62	305.10	286.79
35-39	175.16	163.86	146.92	141.28	276.89	254.28	231.67	220.37	367.28	333.38	305.14	288.18
40-44	176.78	161.17	145.57	140.38	275.56	249.56	228.77	218.38	358.74	332.75	301.56	285.95
45	167.24	152.50	142.66	132.82	265.62	241.03	221.35	206.60	349.25	319.73	290.22	275.46
46	164.06	154.43	139.94	130.28	260.58	236.45	217.15	202.68	342.61	318.49	289.54	275.06
47	166.16	151.92	137.69	128.18	256.38	232.64	213.65	204.16	341.84	313.36	284.86	270.62
48	163.45	149.44	135.43	130.75	252.18	228.83	210.14	200.81	340.90	312.89	284.86	270.85
49	159.64	145.94	132.28	127.70	246.29	223.49	205.25	196.13	332.95	305.59	278.22	264.53
50	156.37	142.97	129.55	125.10	241.25	218.90	201.04	192.11	330.59	303.79	277.00	263.58
51	158.03	144.86	131.69	122.92	245.82	223.87	201.92	193.14	329.23	302.89	276.55	259.00
52	154.67	141.78	128.89	124.60	244.90	223.40	206.23	193.34	326.52	300.74	270.67	257.78
53	154.93	142.38	129.80	121.44	247.04	226.12	205.18	196.80	322.43	293.11	268.00	255.42
54	156.16	143.83	127.40	123.29	250.68	226.03	205.49	197.26	320.54	291.77	267.11	254.78
55	152.62	140.57	128.52	120.49	248.99	228.91	208.84	196.79	317.28	289.16	265.07	248.99
56	161.47	149.66	133.90	129.97	263.87	240.23	220.55	208.73	330.82	303.25	275.69	259.92
57	167.81	156.37	141.11	133.49	274.60	251.71	228.83	217.39	339.42	308.92	282.23	266.96
58	173.40	158.63	143.88	136.50	280.39	258.25	236.12	221.35	346.80	317.28	287.76	273.00
59	177.46	163.26	149.06	141.96	287.48	262.64	241.34	227.15	351.36	322.98	294.58	276.83
60	181.50	167.81	150.68	143.83	294.52	270.55	246.58	232.87	356.16	328.75	297.95	284.24
61	194.11	177.38	160.64	153.95	307.91	281.14	254.36	244.32	374.83	344.72	311.24	297.86
62	204.96	185.45	169.18	162.67	318.84	289.55	263.52	250.51	390.41	357.88	325.33	309.06
63	211.72	195.92	176.95	167.47	325.48	300.19	271.76	259.13	401.32	369.72	334.96	319.15
64	223.03	204.44	185.86	176.57	337.64	309.77	281.89	269.50	418.20	384.12	346.94	331.46
65	231.32	210.30	192.28	183.26	345.49	318.47	288.42	273.40	429.62	393.56	357.52	339.49
66	253.25	232.87	209.58	200.86	375.52	343.49	314.38	296.90	457.02	419.17	381.34	360.95
67	273.30	250.76	225.40	214.14	402.90	369.10	335.28	318.38	481.80	442.34	402.90	383.18
68	290.41	268.49	243.83	230.12	430.13	394.51	358.90	339.72	506.84	465.76	424.66	402.74
69	306.97	283.15	256.69	243.46	452.52	415.46	375.78	357.25	529.26	484.27	439.28	418.12
70	321.66	296.14	268.06	255.29	472.30	431.45	393.14	372.72	546.31	500.36	454.42	431.45
71	361.36	329.18	299.48	284.63	522.23	477.68	435.61	413.34	596.50	547.00	497.50	472.73
72	395.53	361.99	330.82	314.03	568.15	520.20	472.25	448.28	640.06	587.32	534.59	508.21
73	423.91	389.35	354.78	336.36	605.90	555.23	504.54	479.20	677.33	622.03	564.43	536.80
74	454.10	416.27	378.42	358.39	643.32	589.90	536.46	507.53	714.55	654.43	594.34	565.40
75	475.57	437.18	396.67	377.47	671.77	614.18	558.73	531.01	742.15	680.30	618.44	586.46
76	520.00	475.14	432.31	411.91	723.92	664.78	603.60	573.01	793.25	727.99	660.71	628.08
77	564.29	517.58	470.88	447.54	782.21	716.05	651.84	618.77	848.36	778.32	706.32	671.30
78	607.09	556.66	506.22	480.07	833.12	763.99	694.88	659.39	896.63	821.90	747.19	709.84
79	635.29	582.06	528.82	502.21	862.44	789.67	718.70	683.21	919.24	842.92	766.62	727.57
80	648.94	595.14	541.33	514.44	882.62	808.64	734.68	699.37	939.78	862.44	783.43	744.76
81	668.62	613.56	556.90	529.38	909.82	833.74	757.64	720.42	969.73	888.78	807.84	767.36
82	718.80	658.90	598.99	569.86	977.81	895.26	814.31	773.83	1,040.96	955.15	867.73	824.03
83	777.08	712.32	647.57	615.19	1,055.52	968.11	879.06	835.36	1,125.14	1,031.24	937.36	890.40
84	843.46	772.22	702.60	667.00	1,144.57	1,049.05	955.15	906.59	1,220.65	1,118.66	1,016.68	966.48
85	917.92	841.82	765.74	726.89	1,248.18	1,144.57	1,040.96	987.53	1,330.74	1,219.03	1,108.96	1,053.91
86	1,002.10	917.92	833.74	793.26	1,359.88	1,246.56	1,133.23	1,076.57	1,450.55	1,329.12	1,209.32	1,147.80
87	1,091.14	1,000.49	909.82	864.50	1,482.92	1,359.88	1,235.22	1,173.71	1,581.67	1,448.92	1,317.79	1,251.41
88	1,189.90	1,091.14	990.77	942.20	1,617.29	1,481.29	1,346.94	1,280.56	1,722.52	1,580.06	1,435.97	1,364.74
89	1,296.74	1,188.28	1,079.81	1,026.38	1,761.36	1,615.67	1,468.34	1,395.49	1,877.93	1,722.52	1,565.48	1,486.15
90	1,413.30	1,295.14	1,178.56	1,118.66	1,920.02	1,761.36	1,601.10	1,520.15	2,047.92	1,876.32	1,706.33	1,620.52
91	1,541.20	1,411.68	1,283.78	1,219.03	2,093.24	1,918.40	1,745.17	1,657.75	2,230.85	2,046.29	1,860.12	1,766.22
92	1,678.81	1,539.59	1,398.74	1,329.12	2,282.66	2,091.62	1,902.22	1,806.70	2,431.60	2,229.24	2,026.87	1,924.88
93	1,830.98	1,677.18	1,525.01	1,448.92	2,486.64	2,279.41	2,072.20	1,968.59	2,651.77	2,429.98	2,209.81	2,099.72
94	1,994.48	1,829.36	1,662.61	1,580.06	2,711.68	2,485.02	2,260.00	2,146.67	2,889.74	2,648.52	2,408.93	2,287.51

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
96 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	198.74	184.56	163.26	156.16	312.32	283.93	255.54	248.44	411.70	376.21	340.73	326.52
25-29	196.61	183.50	163.84	157.28	308.02	281.80	255.59	242.48	406.31	373.55	340.78	321.13
30-34	195.28	183.06	164.76	158.66	311.21	280.69	256.28	244.08	408.84	372.23	341.71	323.40
35-39	197.77	180.82	163.86	158.22	305.14	282.53	254.28	242.98	406.84	372.95	339.04	322.08
40-44	192.37	176.78	161.17	155.98	301.56	280.76	254.76	239.17	400.34	369.13	332.75	317.15
45	186.92	172.16	157.40	147.56	295.14	270.55	245.94	231.19	388.60	354.17	319.73	304.98
46	183.37	168.90	154.43	144.77	289.54	265.40	241.28	226.80	381.23	352.27	318.49	304.02
47	180.42	166.16	151.92	142.43	284.86	261.12	237.38	223.15	379.81	346.58	318.11	299.11
48	182.14	163.45	149.44	144.77	280.20	256.85	233.50	219.49	378.26	345.58	312.89	298.88
49	177.89	159.64	145.94	141.40	273.66	250.86	228.05	214.37	373.99	342.07	310.14	296.46
50	174.24	160.82	142.97	138.49	268.06	245.71	223.38	209.98	366.34	335.06	308.27	290.39
51	175.60	158.03	144.86	136.08	272.16	250.21	223.87	215.10	364.34	333.61	302.89	289.72
52	171.85	158.96	146.08	137.47	270.67	249.19	227.70	214.81	360.90	330.82	300.74	287.86
53	171.68	159.12	142.38	138.18	272.17	251.24	226.12	217.74	355.93	326.62	297.31	280.56
54	172.60	156.16	143.83	135.61	275.34	254.78	230.12	217.80	353.42	324.66	295.88	279.46
55	172.69	156.64	140.57	136.55	277.12	253.02	228.91	220.88	349.40	321.29	293.18	277.12
56	181.16	165.41	149.66	141.78	291.43	267.80	244.18	232.37	366.26	334.76	303.25	291.43
57	186.88	171.61	156.37	148.74	305.10	278.40	251.71	240.28	377.57	343.24	312.73	297.47
58	191.83	177.08	162.32	151.26	313.60	287.76	261.94	247.19	383.68	354.17	320.96	306.20
59	198.74	181.00	163.26	156.16	319.43	294.58	266.18	251.99	390.41	358.46	326.52	308.77
60	202.04	184.93	167.81	160.97	325.33	297.95	270.55	256.85	397.26	363.01	328.75	315.07
61	214.19	197.46	177.38	170.69	341.38	311.24	284.47	271.09	415.00	381.53	348.06	327.98
62	224.48	208.21	188.70	178.93	351.36	322.08	292.81	279.79	432.70	396.91	361.12	341.60
63	237.00	214.88	195.92	186.44	363.40	331.79	303.35	287.57	445.56	410.80	372.88	353.92
64	247.82	226.13	207.55	195.16	374.82	343.84	312.88	297.37	464.66	424.39	387.22	368.63
65	255.37	234.34	213.31	204.30	384.55	351.50	321.46	303.43	474.68	435.62	396.58	375.54
66	279.46	256.15	232.87	221.23	416.27	381.34	346.39	328.93	506.50	465.76	422.09	401.70
67	301.48	276.11	250.76	239.48	447.98	408.54	371.92	355.01	535.33	490.25	445.18	422.63
68	323.28	295.88	268.49	257.53	476.71	438.35	397.26	378.08	564.38	517.80	471.23	446.57
69	341.38	312.26	285.80	269.93	502.79	460.45	418.12	396.95	587.48	537.19	489.56	463.10
70	357.41	326.77	298.69	283.37	523.33	479.94	436.55	413.57	605.03	556.52	505.46	479.94
71	400.96	366.31	334.14	316.81	579.16	529.66	482.64	457.88	660.84	606.38	551.93	522.23
72	438.68	402.74	366.78	347.59	630.47	577.74	524.99	498.62	711.97	652.06	592.12	563.34
73	472.30	433.12	393.95	373.22	672.72	615.12	559.82	532.19	753.36	688.84	626.64	596.69
74	503.08	460.79	420.71	398.45	712.32	654.43	594.34	565.40	792.46	727.90	661.12	627.73
75	528.89	484.10	441.44	417.98	744.28	682.44	620.59	588.60	823.19	754.94	686.70	652.57
76	577.09	528.16	479.21	456.78	805.48	738.19	670.90	636.24	880.93	807.52	734.10	697.42
77	626.54	574.01	521.47	496.18	867.83	795.83	723.84	686.87	941.77	863.94	784.15	745.24
78	674.34	618.30	562.25	534.24	924.64	848.05	769.60	732.24	995.63	911.57	829.38	788.28
79	704.51	645.94	587.39	557.22	956.50	878.41	798.55	757.74	1,020.37	935.20	850.02	807.42
80	721.21	660.71	600.18	569.92	980.11	897.74	817.04	775.02	1,044.01	956.59	870.85	827.14
81	743.08	679.94	618.42	587.66	1,008.58	924.40	841.82	799.74	1,076.57	985.91	896.88	851.54
82	798.12	731.75	665.36	631.38	1,084.67	994.02	903.35	859.64	1,155.90	1,060.38	963.25	916.31
83	861.26	790.02	718.80	681.55	1,172.09	1,073.34	976.20	927.64	1,249.80	1,144.57	1,040.96	989.16
84	935.72	858.01	778.69	739.85	1,270.85	1,165.62	1,058.76	1,006.96	1,355.03	1,241.70	1,130.00	1,073.34
85	1,019.92	934.10	849.92	806.21	1,385.78	1,270.85	1,154.27	1,097.63	1,478.06	1,353.41	1,230.37	1,168.85
86	1,110.56	1,018.28	926.00	879.06	1,510.44	1,384.16	1,259.51	1,196.38	1,610.81	1,476.44	1,342.08	1,274.09
87	1,210.93	1,110.56	1,008.58	958.39	1,646.42	1,508.82	1,372.84	1,303.21	1,754.89	1,609.19	1,461.88	1,389.02
88	1,319.40	1,209.32	1,099.24	1,045.82	1,795.37	1,644.80	1,495.86	1,421.40	1,913.54	1,753.27	1,594.62	1,515.30
89	1,439.21	1,319.40	1,199.60	1,139.71	1,955.64	1,793.75	1,630.24	1,549.30	2,085.16	1,911.92	1,737.08	1,651.28
90	1,568.71	1,437.59	1,306.46	1,241.70	2,132.10	1,954.02	1,777.56	1,688.51	2,272.94	2,083.54	1,894.12	1,800.23
91	1,709.56	1,567.10	1,424.64	1,353.41	2,324.75	2,130.48	1,936.21	1,840.70	2,476.92	2,271.32	2,064.11	1,962.11
92	1,863.36	1,707.95	1,552.52	1,474.82	2,533.58	2,321.51	2,111.05	2,005.84	2,700.32	2,475.31	2,250.29	2,138.57
93	2,031.73	1,861.74	1,691.76	1,607.58	2,761.85	2,531.96	2,300.46	2,185.52	2,943.17	2,698.72	2,452.64	2,329.61
94	2,213.05	2,030.10	1,845.55	1,753.27	3,009.54	2,758.62	2,507.68	2,383.02	3,208.67	2,941.55	2,674.43	2,540.06

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
120 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	212.95	191.65	177.46	170.36	333.61	305.23	276.83	262.64	440.10	404.60	362.02	347.82
25-29	209.70	196.61	176.94	170.39	327.67	301.46	275.24	262.14	432.53	399.76	360.44	347.33
30-34	213.56	195.28	176.95	164.76	329.52	305.10	274.60	262.39	433.24	396.62	360.01	341.71
35-39	209.08	192.12	175.16	169.52	327.73	299.48	271.22	259.92	435.10	395.53	361.64	344.69
40-44	207.97	192.37	171.58	166.37	327.54	296.35	270.36	259.97	426.34	395.14	358.74	337.94
45	201.67	182.00	167.24	157.40	314.82	285.30	260.71	245.94	413.20	378.76	344.33	329.57
46	197.86	178.55	164.06	154.43	308.84	279.88	255.76	246.11	410.17	376.39	342.61	323.32
47	194.66	180.42	161.42	151.92	303.86	280.12	251.63	242.14	408.30	375.07	337.09	322.85
48	191.46	177.46	158.78	154.10	298.88	275.53	247.50	238.16	401.60	368.93	336.24	317.56
49	187.01	173.32	155.08	150.52	291.90	269.10	241.74	232.61	396.80	364.87	332.95	314.71
50	187.64	169.76	156.37	147.42	285.92	263.58	236.78	227.86	393.14	361.87	326.14	312.73
51	184.37	171.20	153.64	149.24	289.72	263.39	241.43	228.26	390.70	359.96	324.84	311.68
52	184.74	171.85	154.67	146.08	292.15	266.36	244.90	232.01	386.68	356.59	322.24	305.04
53	184.25	167.50	154.93	146.56	293.11	268.00	242.87	230.30	381.05	351.73	318.24	301.49
54	184.93	168.48	152.05	143.83	295.88	271.22	246.58	234.24	378.08	349.31	316.44	300.00
55	184.74	168.67	152.62	144.59	297.19	273.11	248.99	232.93	373.50	345.38	313.26	297.19
56	192.98	177.22	161.47	153.60	311.12	287.50	259.92	248.11	389.89	358.39	326.88	311.12
57	202.13	183.06	167.81	160.18	324.18	297.47	270.78	255.52	404.26	369.94	335.62	320.35
58	206.60	188.15	173.40	162.32	335.72	306.20	280.39	265.62	413.20	376.30	343.09	324.66
59	209.40	195.20	177.46	166.81	340.73	312.32	283.93	269.74	418.80	383.30	347.82	330.07
60	215.75	198.62	178.08	171.23	349.31	321.91	291.10	277.39	424.66	390.41	352.73	335.62
61	230.93	210.85	190.78	180.72	364.80	334.68	304.55	287.83	445.12	408.30	371.50	351.42
62	240.76	221.23	201.72	191.94	377.39	344.87	315.58	299.30	461.99	422.94	383.90	367.63
63	252.80	230.68	211.72	199.08	388.68	357.07	322.31	306.52	477.17	439.24	398.16	379.20
64	266.41	241.62	219.95	210.65	402.70	368.63	334.55	319.07	495.64	455.36	415.09	393.41
65	273.40	252.36	228.34	216.31	411.59	375.54	342.49	324.47	507.73	465.67	423.60	402.58
66	299.82	273.62	250.33	238.70	445.37	410.44	372.60	352.21	541.43	497.77	451.19	430.82
67	324.01	295.85	270.48	256.39	478.98	439.54	400.09	377.56	571.96	524.05	476.16	453.62
68	345.20	317.80	287.66	273.97	509.58	468.48	424.66	405.47	602.72	553.42	504.10	476.71
69	365.18	336.08	304.32	288.44	537.19	492.20	447.22	426.05	627.17	574.25	523.96	497.51
70	382.93	349.75	319.12	303.79	559.08	513.12	467.18	444.20	648.43	594.82	541.21	513.12
71	428.18	393.54	356.41	339.08	618.77	566.80	517.30	490.07	707.87	648.47	589.07	559.37
72	469.86	431.50	390.74	371.57	673.62	618.49	560.95	534.59	762.31	697.60	635.27	601.70
73	504.54	463.07	421.61	398.56	718.80	658.90	598.99	569.04	804.02	737.22	670.42	638.15
74	538.69	494.16	449.64	427.39	763.51	698.95	636.64	603.24	848.11	776.87	707.87	672.25
75	565.14	518.22	471.30	447.85	797.58	731.48	663.24	631.25	880.75	808.25	733.61	697.36
76	615.84	564.86	513.89	487.38	860.54	789.17	717.79	681.10	944.16	864.62	785.10	746.34
77	671.30	614.87	558.44	531.20	928.15	850.32	774.43	735.52	1,007.93	924.25	840.59	797.78
78	721.03	661.26	601.49	571.60	990.02	907.84	823.78	782.68	1,064.74	975.08	887.28	842.45
79	754.20	690.30	628.20	596.26	1,023.94	938.75	853.57	810.98	1,091.36	1,000.86	910.36	864.22
80	771.66	706.09	642.22	610.26	1,047.36	961.62	874.20	830.50	1,117.98	1,023.84	931.37	884.29
81	794.88	728.51	662.14	628.14	1,079.81	990.77	900.11	854.78	1,151.04	1,055.52	960.01	911.45
82	853.15	783.55	712.32	676.69	1,160.76	1,063.62	968.11	919.54	1,236.84	1,134.85	1,031.24	979.44
83	922.78	845.08	768.97	730.13	1,254.66	1,149.43	1,044.19	992.39	1,337.22	1,225.51	1,113.82	1,058.76
84	1,000.49	917.92	833.74	791.65	1,359.88	1,246.56	1,133.23	1,076.57	1,450.55	1,329.12	1,209.32	1,147.80
85	1,091.14	1,000.49	908.21	862.87	1,482.92	1,359.88	1,235.22	1,173.71	1,580.06	1,448.92	1,317.79	1,251.41
86	1,188.28	1,089.53	990.77	940.58	1,615.67	1,481.29	1,346.94	1,278.92	1,722.52	1,580.06	1,435.97	1,364.74
87	1,295.14	1,188.28	1,079.81	1,026.38	1,761.36	1,615.67	1,468.34	1,395.49	1,877.93	1,720.90	1,565.48	1,486.15
88	1,413.30	1,295.14	1,176.95	1,118.66	1,920.02	1,759.75	1,601.10	1,520.15	2,047.92	1,876.32	1,706.33	1,620.52
89	1,539.59	1,411.68	1,283.78	1,219.03	2,093.24	1,918.40	1,745.17	1,657.75	2,230.85	2,044.68	1,860.12	1,766.22
90	1,678.81	1,537.96	1,398.74	1,329.12	2,281.04	2,091.62	1,902.22	1,806.70	2,431.60	2,229.24	2,026.87	1,924.88
91	1,829.36	1,677.18	1,525.01	1,448.92	2,486.64	2,279.41	2,072.20	1,968.59	2,651.77	2,429.98	2,209.81	2,098.09
92	1,994.48	1,827.74	1,660.99	1,578.43	2,711.68	2,485.02	2,258.38	2,146.67	2,889.74	2,648.52	2,408.93	2,287.51
93	2,172.58	1,992.88	1,811.56	1,720.90	2,954.50	2,708.42	2,462.36	2,339.32	3,150.38	2,888.14	2,624.24	2,493.11
94	2,368.45	2,170.94	1,973.44	1,874.69	3,220.01	2,952.89	2,684.14	2,549.77	3,433.70	3,147.16	2,860.61	2,718.14

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
Unlimited

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	241.34	220.04	198.74	191.65	369.11	340.73	312.32	291.02	489.78	447.19	411.70	390.41
25-29	235.92	216.26	196.61	190.06	367.00	340.78	308.02	294.91	484.96	445.63	406.31	386.65
30-34	237.98	219.67	195.28	189.16	372.23	335.62	305.10	292.90	488.16	445.45	408.84	384.43
35-39	237.32	214.73	197.77	186.47	367.28	339.04	305.14	293.83	485.95	446.40	406.84	384.25
40-44	233.96	213.17	192.37	181.97	363.95	332.75	301.56	285.95	478.32	441.94	400.34	379.54
45	226.28	206.60	186.92	177.08	349.25	319.73	295.14	280.39	462.38	423.04	383.68	368.93
46	221.98	202.68	183.37	173.71	342.61	318.49	289.54	275.06	458.44	419.82	381.23	361.92
47	218.40	199.42	180.42	170.92	337.09	313.36	284.86	270.62	455.78	417.80	379.81	360.83
48	214.81	196.14	177.46	172.79	331.56	308.21	280.20	266.18	452.99	415.63	378.26	359.59
49	209.80	191.56	177.89	168.76	328.38	301.02	273.66	259.98	446.96	410.48	369.44	351.19
50	205.51	192.11	174.24	165.30	321.66	294.86	268.06	254.65	442.30	402.07	366.34	348.47
51	206.33	188.76	171.20	166.81	324.84	298.51	267.78	254.62	438.98	403.86	364.34	346.80
52	206.23	189.04	171.85	163.26	326.52	300.74	270.67	257.78	433.93	399.56	360.90	343.70
53	205.18	188.42	171.68	163.31	326.62	301.49	272.17	259.62	427.12	393.61	355.93	339.18
54	205.49	189.04	172.60	164.39	328.75	304.12	275.34	263.02	423.29	390.41	353.42	336.98
55	204.82	188.76	172.69	160.64	333.34	305.23	277.12	261.06	421.70	385.55	349.40	333.34
56	216.60	196.91	181.16	169.36	350.51	322.93	291.43	275.69	437.16	401.70	366.26	346.57
57	225.01	205.93	186.88	179.24	362.30	331.79	301.28	286.03	450.02	411.89	377.57	358.50
58	232.42	213.97	191.83	184.46	376.30	343.09	313.60	295.14	461.16	424.27	383.68	365.23
59	237.79	216.49	198.74	188.11	383.30	351.36	319.43	305.23	468.48	429.44	390.41	369.11
60	243.14	222.60	202.04	191.78	390.41	359.59	325.33	311.64	476.02	434.92	397.26	376.72
61	257.70	234.26	214.19	204.16	408.30	374.83	341.38	324.64	498.66	458.51	415.00	394.92
62	270.02	247.26	224.48	214.73	422.94	387.14	351.36	335.09	517.30	475.00	432.70	409.93
63	284.40	259.13	237.00	224.36	436.08	398.16	363.40	344.44	534.04	489.80	445.56	423.44
64	297.37	272.60	247.82	235.43	449.16	412.00	374.82	356.23	557.59	511.13	464.66	439.87
65	306.44	282.41	255.37	243.35	459.66	420.61	384.55	363.52	570.83	522.74	474.68	450.65
66	334.76	308.56	279.46	264.89	500.68	457.02	416.27	395.88	608.39	555.98	506.50	480.30
67	360.65	332.47	301.48	287.39	535.33	490.25	445.18	425.44	642.40	588.86	535.33	507.16
68	389.04	356.16	323.28	306.84	572.59	523.28	476.71	452.05	676.69	619.16	564.38	534.24
69	410.17	375.78	341.38	322.85	600.72	550.43	500.15	476.34	703.91	645.68	584.83	555.73
70	428.89	393.14	357.41	339.54	628.01	574.39	523.33	495.25	727.57	666.30	605.03	574.39
71	480.16	440.57	398.48	378.68	693.02	636.08	579.16	549.46	792.02	727.66	660.84	626.18
72	524.99	481.84	438.68	417.12	755.12	692.80	628.08	596.90	853.40	781.50	709.58	676.02
73	564.43	518.35	469.99	446.94	804.02	737.22	670.42	638.15	900.79	827.08	751.06	714.19
74	603.24	554.28	503.08	478.58	854.78	783.55	712.32	676.69	950.51	870.37	792.46	752.39
75	633.38	580.07	526.75	501.16	891.42	818.92	744.28	705.89	985.26	904.21	821.04	780.53
76	691.28	632.15	575.06	546.50	964.54	882.98	803.45	762.66	1,056.31	968.63	880.93	836.08
77	751.08	688.81	626.54	595.42	1,039.06	953.45	865.88	823.07	1,128.56	1,035.17	939.82	893.12
78	806.96	739.72	672.48	638.84	1,107.70	1,016.17	922.78	877.94	1,191.77	1,092.77	993.77	943.33
79	842.92	773.71	702.72	667.25	1,148.15	1,052.32	956.50	908.58	1,222.68	1,121.53	1,018.61	968.92
80	864.13	791.83	719.54	684.23	1,173.46	1,075.94	978.44	929.69	1,250.80	1,146.56	1,042.33	990.20
81	888.78	815.93	741.46	704.23	1,209.32	1,108.96	1,008.58	956.77	1,288.64	1,181.81	1,074.95	1,021.54
82	956.77	875.83	796.51	757.64	1,299.98	1,191.52	1,083.05	1,029.62	1,385.78	1,270.85	1,154.27	1,097.63
83	1,032.86	947.06	861.26	817.55	1,403.60	1,287.02	1,170.48	1,112.18	1,497.49	1,372.84	1,248.18	1,185.04
84	1,120.28	1,026.38	934.10	887.16	1,523.40	1,397.11	1,269.23	1,206.08	1,623.77	1,489.39	1,353.41	1,285.42
85	1,220.65	1,120.28	1,018.28	966.48	1,660.99	1,521.77	1,384.16	1,314.55	1,771.08	1,622.15	1,474.82	1,401.97
86	1,330.74	1,220.65	1,108.96	1,053.91	1,809.94	1,659.38	1,508.82	1,432.73	1,929.73	1,769.46	1,607.58	1,528.25
87	1,450.55	1,330.74	1,209.32	1,149.43	1,973.44	1,808.33	1,644.80	1,562.24	2,102.95	1,928.12	1,753.27	1,665.85
88	1,581.67	1,450.55	1,317.79	1,251.41	2,149.91	1,971.83	1,792.13	1,703.09	2,292.37	2,101.34	1,910.30	1,814.80
89	1,724.14	1,580.06	1,435.97	1,364.74	2,344.18	2,148.29	1,954.02	1,855.27	2,499.60	2,290.74	2,081.90	1,978.30
90	1,879.55	1,722.52	1,565.48	1,487.78	2,554.63	2,342.56	2,128.86	2,023.63	2,724.61	2,496.35	2,269.70	2,156.39
91	2,047.92	1,877.93	1,706.33	1,622.15	2,784.53	2,553.01	2,321.51	2,204.95	2,969.08	2,721.37	2,473.69	2,350.66
92	2,232.47	2,046.29	1,860.12	1,767.85	3,035.45	2,782.90	2,530.36	2,404.07	3,236.20	2,965.84	2,697.10	2,562.73
93	2,433.22	2,230.85	2,028.49	1,926.49	3,309.05	3,033.83	2,756.99	2,619.40	3,527.59	3,232.96	2,939.94	2,792.60
94	2,653.38	2,431.60	2,209.81	2,099.72	3,606.92	3,305.81	3,006.30	2,855.75	3,844.90	3,524.35	3,203.81	3,043.55

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
24 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	27.24	25.30	23.35	21.41	42.80	38.92	35.03	33.08	58.38	52.54	48.65	46.70
25-29	32.22	30.07	27.94	25.78	51.55	47.27	42.96	40.82	68.74	62.29	58.00	53.71
30-34	43.58	40.86	38.15	35.41	70.82	62.65	57.20	54.48	92.63	87.18	79.01	73.56
35-39	58.00	51.55	48.32	45.11	87.00	80.56	74.11	70.90	119.22	109.56	99.89	93.44
40-44	68.02	60.86	57.29	53.71	107.40	96.67	89.51	82.34	143.22	132.47	118.15	114.56
45	70.99	67.25	59.78	56.04	112.08	104.60	93.40	89.66	153.18	138.24	127.02	119.54
46	75.35	67.81	60.28	56.51	113.00	105.47	94.18	90.41	154.45	143.15	128.08	124.31
47	75.65	68.09	60.53	60.53	113.47	105.91	94.57	90.78	158.87	143.74	132.40	124.82
48	76.27	68.64	64.84	61.02	118.22	106.79	95.34	91.54	160.18	148.74	133.49	125.86
49	77.21	73.34	65.63	61.76	119.68	108.10	100.37	92.65	166.00	150.56	138.98	131.26
50	81.72	73.94	66.16	62.27	120.64	108.96	101.18	93.40	167.34	155.66	140.10	132.31
51	82.06	74.23	66.42	62.52	121.13	113.32	101.58	97.68	171.92	156.29	144.56	136.74
52	82.70	74.82	70.90	66.96	126.02	114.20	102.40	98.46	177.22	161.47	145.72	141.78
53	83.35	79.39	71.46	67.49	127.02	115.12	107.17	99.24	182.59	166.72	150.84	142.90
54	87.67	79.69	71.74	67.74	131.50	119.54	107.60	103.61	187.30	171.36	155.41	147.44
55	88.36	80.32	72.29	68.27	132.54	120.49	108.44	104.42	192.77	176.71	160.64	152.62
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
36 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	36.97	33.08	31.13	29.18	54.48	50.59	46.70	42.80	73.94	68.10	60.32	58.38
25-29	42.96	40.82	36.52	34.38	64.45	60.16	53.71	51.55	88.07	79.49	73.04	68.74
30-34	59.93	54.48	49.03	46.31	89.89	81.72	73.56	70.82	119.87	108.96	98.06	95.34
35-39	77.34	70.90	64.45	61.21	112.78	103.12	93.44	90.23	151.44	138.55	125.66	119.22
40-44	89.51	82.34	75.18	71.60	136.06	125.30	114.56	107.40	179.02	164.69	150.36	143.22
45	97.14	89.66	78.46	74.71	145.70	130.75	119.54	115.81	194.27	175.60	160.64	153.18
46	97.94	90.41	82.87	79.10	146.92	131.84	120.54	116.77	195.89	180.82	165.76	154.45
47	98.35	90.78	83.22	79.43	147.53	136.18	121.04	117.26	200.48	185.35	166.44	158.87
48	99.16	91.54	83.90	80.10	148.74	137.29	122.05	118.22	205.93	186.88	171.61	163.98
49	104.23	92.65	84.92	81.07	150.56	138.98	127.40	119.68	212.33	193.02	177.58	166.00
50	105.07	97.30	85.62	81.72	151.78	140.10	128.42	120.64	217.93	198.47	179.02	171.23
51	105.49	97.68	89.87	85.96	156.29	144.56	128.93	125.03	222.71	203.17	183.64	175.82
52	110.28	98.46	90.59	86.64	161.47	149.66	133.90	126.02	228.42	208.73	189.04	181.16
53	111.14	103.21	95.26	87.32	166.72	154.81	138.92	130.99	230.22	214.36	194.50	182.59
54	115.56	103.61	95.64	91.66	171.36	155.41	143.46	135.49	235.12	215.18	199.25	187.30
55	116.47	108.44	96.40	92.38	176.71	160.64	148.60	140.57	240.96	220.88	200.81	192.77
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
48 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	38.92	36.97	33.08	31.13	60.32	56.42	50.59	48.65	81.72	75.89	68.10	66.16
25-29	47.27	42.96	38.66	36.52	73.04	66.60	60.16	58.00	98.82	90.23	81.62	77.34
30-34	65.39	59.93	54.48	51.77	98.06	89.89	81.72	79.01	133.49	122.58	111.68	106.25
35-39	80.56	74.11	67.66	64.45	125.66	116.00	106.33	99.89	170.77	154.67	141.78	135.34
40-44	96.67	89.51	82.34	78.77	150.36	139.63	125.30	118.15	204.07	186.18	168.28	161.11
45	104.60	97.14	85.93	82.19	160.64	145.70	134.50	127.02	216.68	198.00	179.33	171.85
46	105.47	97.94	86.64	82.87	161.99	150.68	135.61	128.08	222.26	203.42	184.58	177.06
47	105.91	98.35	90.78	83.22	166.44	151.31	139.96	132.40	226.96	208.04	189.13	181.57
48	106.79	99.16	91.54	87.71	167.81	156.37	141.11	133.49	232.64	213.56	194.50	186.88
49	111.96	100.37	92.65	88.79	173.71	158.29	142.85	135.12	243.22	220.04	200.75	193.02
50	112.86	101.18	93.40	89.51	175.13	163.45	147.88	140.10	249.06	229.61	206.26	198.47
51	117.22	105.49	97.68	89.87	179.74	164.10	148.48	144.56	253.96	230.53	210.98	199.27
52	118.15	110.28	98.46	94.51	185.10	169.36	153.60	145.72	256.00	236.29	212.68	204.79
53	123.06	115.12	103.21	99.24	190.54	174.65	158.78	150.84	261.98	242.14	218.32	206.41
54	127.52	115.56	107.60	99.62	195.28	179.33	163.38	151.43	266.99	243.08	223.16	211.21
55	132.54	120.49	108.44	104.42	196.79	180.72	164.66	156.64	273.11	248.99	224.90	216.86
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
60 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	46.70	42.80	38.92	36.97	70.04	64.21	58.38	56.42	95.34	87.56	79.78	75.89
25-29	53.71	49.40	45.11	42.96	83.78	77.34	68.74	66.60	111.71	103.12	94.51	88.07
30-34	73.56	68.10	62.65	59.93	114.42	103.51	95.34	89.89	152.54	141.66	128.04	122.58
35-39	93.44	87.00	77.34	74.11	145.00	132.11	119.22	116.00	196.55	180.44	161.11	154.67
40-44	114.56	103.84	93.08	89.51	171.85	157.52	143.22	136.06	232.73	214.81	193.34	186.18
45	119.54	108.35	100.86	93.40	183.06	168.11	153.18	145.70	246.58	227.89	205.49	198.00
46	120.54	113.00	101.71	97.94	184.58	169.52	154.45	146.92	252.38	233.57	210.96	199.66
47	121.04	113.47	102.13	98.35	185.35	170.22	155.09	147.53	257.22	234.52	215.62	204.26
48	125.86	114.42	102.97	99.16	186.88	171.61	156.37	148.74	263.15	240.28	217.39	205.93
49	127.40	115.81	104.23	100.37	189.16	173.71	158.29	150.56	266.36	247.08	223.91	212.33
50	128.42	116.75	105.07	101.18	190.69	175.13	159.55	151.78	272.41	249.06	225.71	214.04
51	132.84	121.13	109.40	105.49	199.27	183.64	164.10	156.29	277.40	253.96	230.53	218.80
52	133.90	126.02	114.20	106.33	204.79	189.04	173.29	161.47	283.56	259.92	236.29	224.48
53	138.92	127.02	115.12	111.14	214.36	194.50	178.63	170.69	289.78	265.96	242.14	230.22
54	143.46	131.50	119.54	111.59	219.17	203.23	183.30	175.34	294.89	270.97	247.08	235.12
55	148.60	136.55	120.49	116.47	228.91	208.84	188.76	180.72	301.21	277.12	248.99	236.95
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
72 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	48.65	44.75	40.86	38.92	75.89	70.04	64.21	60.32	101.18	93.40	83.66	79.78
25-29	58.00	53.71	49.40	45.11	90.23	83.78	75.18	73.04	120.30	109.56	98.82	94.51
30-34	79.01	73.56	65.39	62.65	125.30	114.42	103.51	98.06	163.45	149.83	136.21	128.04
35-39	99.89	93.44	83.78	80.56	157.88	145.00	132.11	125.66	209.45	190.10	174.00	164.33
40-44	121.73	110.99	100.25	96.67	189.76	171.85	157.52	150.36	247.03	229.14	207.66	196.91
45	127.02	115.81	108.35	100.86	201.74	183.06	168.11	156.91	265.25	242.84	220.42	209.21
46	128.08	120.54	109.24	101.71	203.42	184.58	169.52	158.22	267.46	248.62	226.03	214.73
47	132.40	121.04	109.69	102.13	204.26	185.35	170.22	162.65	272.34	249.66	226.96	215.62
48	133.49	122.05	110.59	106.79	205.93	186.88	171.61	163.98	278.40	255.52	232.64	221.20
49	135.12	123.54	111.96	108.10	208.46	189.16	173.71	166.00	281.81	258.65	235.49	223.91
50	136.21	124.54	112.86	108.96	210.14	190.69	175.13	167.34	287.98	264.62	241.28	229.61
51	140.66	128.93	117.22	109.40	218.80	199.27	179.74	171.92	293.04	269.59	246.16	230.53
52	141.78	129.97	118.15	114.20	224.48	204.79	189.04	177.22	299.30	275.69	248.11	236.29
53	146.87	134.96	123.06	115.12	234.20	214.36	194.50	186.56	305.64	277.86	254.04	242.14
54	151.43	139.48	123.54	119.54	243.08	219.17	199.25	191.28	310.84	282.94	259.03	247.08
55	152.62	140.57	128.52	120.49	248.99	228.91	208.84	196.79	317.28	289.16	265.07	248.99
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
96 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	54.48	50.59	44.75	42.80	85.62	77.83	70.04	68.10	112.86	103.13	93.40	89.51
25-29	64.45	60.16	53.71	51.55	100.96	92.38	83.78	79.49	133.19	122.45	111.71	105.26
30-34	87.18	81.72	73.56	70.82	138.92	125.30	114.42	108.96	182.52	166.16	152.54	144.37
35-39	112.78	103.12	93.44	90.23	174.00	161.11	145.00	138.55	232.01	212.68	193.34	183.66
40-44	132.47	121.73	110.99	107.40	207.66	193.34	175.44	164.69	275.69	254.20	229.14	218.40
45	141.96	130.75	119.54	112.08	224.15	205.49	186.79	175.60	295.14	268.99	242.84	231.64
46	143.15	131.84	120.54	113.00	226.03	207.19	188.35	177.06	297.60	274.99	248.62	237.32
47	143.74	132.40	121.04	113.47	226.96	208.04	189.13	177.78	302.60	276.14	253.44	238.31
48	148.74	133.49	122.05	118.22	228.83	209.76	190.69	179.24	308.92	282.23	255.52	244.08
49	150.56	135.12	123.54	119.68	231.64	212.33	193.02	181.44	316.56	289.54	262.51	250.92
50	151.78	140.10	124.54	120.64	233.50	214.04	194.58	182.90	319.12	291.88	268.52	252.96
51	156.29	140.66	128.93	121.13	242.24	222.71	199.27	191.45	324.30	296.95	269.59	257.87
52	157.52	145.72	133.90	126.02	248.11	228.42	208.73	196.91	330.82	303.25	275.69	263.87
53	162.74	150.84	134.96	130.99	258.02	238.16	214.36	206.41	337.39	309.61	281.82	265.96
54	167.36	151.43	139.48	131.50	266.99	247.08	223.16	211.21	342.71	314.82	286.92	270.97
55	172.69	156.64	140.57	136.55	277.12	253.02	228.91	220.88	349.40	321.29	293.18	277.12
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
120 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	58.38	52.54	48.65	46.70	91.45	83.66	75.89	72.00	120.64	110.92	99.24	95.34
25-29	68.74	64.45	58.00	55.85	107.40	98.82	90.23	85.93	141.78	131.04	118.15	113.86
30-34	95.34	87.18	79.01	73.56	147.11	136.21	122.58	117.13	193.40	177.07	160.73	152.54
35-39	119.22	109.56	99.89	96.67	186.89	170.77	154.67	148.22	248.11	225.56	206.23	196.55
40-44	143.22	132.47	118.15	114.56	225.56	204.07	186.18	179.02	293.58	272.10	247.03	232.73
45	153.18	138.24	127.02	119.54	239.10	216.68	198.00	186.79	313.81	287.66	261.52	250.31
46	154.45	139.38	128.08	120.54	241.09	218.50	199.66	192.12	320.20	293.83	267.46	252.38
47	155.09	143.74	128.62	121.04	242.09	223.18	200.48	192.91	325.31	298.82	268.56	257.22
48	156.37	144.92	129.66	125.86	244.08	225.01	202.13	194.50	327.98	301.28	274.60	259.33
49	158.29	146.70	131.26	127.40	247.08	227.77	204.60	196.88	335.87	308.84	281.81	266.36
50	163.45	147.88	136.21	128.42	249.06	229.61	206.26	198.47	342.46	315.22	284.09	272.41
51	164.10	152.38	136.74	132.84	257.87	234.43	214.90	203.17	347.74	320.38	289.13	277.40
52	169.36	157.52	141.78	133.90	267.80	244.18	224.48	212.68	354.46	326.88	295.38	279.61
53	174.65	158.78	146.87	138.92	277.86	254.04	230.22	218.32	361.21	333.43	301.68	285.80
54	179.33	163.38	147.44	139.48	286.92	263.02	239.10	227.15	366.62	338.72	306.84	290.90
55	184.74	168.67	152.62	144.59	297.19	273.11	248.99	232.93	373.50	345.38	313.26	297.19
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
Unlimited

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	66.16	60.32	54.48	52.54	101.18	93.40	85.62	79.78	134.26	122.58	112.86	107.02
25-29	77.34	70.90	64.45	62.29	120.30	111.71	100.96	96.67	158.96	146.08	133.19	126.74
30-34	106.25	98.06	87.18	84.44	166.16	149.83	136.21	130.75	217.93	198.86	182.52	171.61
35-39	135.34	122.45	112.78	106.33	209.45	193.34	174.00	167.56	277.12	254.56	232.01	219.12
40-44	161.11	146.80	132.47	125.30	250.62	229.14	207.66	196.91	329.38	304.32	275.69	261.36
45	171.85	156.91	141.96	134.50	265.25	242.84	224.15	212.95	351.18	321.29	291.40	280.20
46	173.29	158.22	143.15	135.61	267.46	248.62	226.03	214.73	357.88	327.73	297.60	282.53
47	174.00	158.87	143.74	136.18	268.56	249.66	226.96	215.62	363.13	332.87	302.60	287.48
48	175.44	160.18	144.92	141.11	270.78	251.71	228.83	217.39	369.94	339.42	308.92	293.66
49	177.58	162.13	150.56	142.85	277.96	254.78	231.64	220.04	378.32	347.45	312.70	297.25
50	179.02	167.34	151.78	143.99	280.20	256.85	233.50	221.82	385.27	350.24	319.12	303.54
51	183.64	168.01	152.38	148.48	289.13	265.69	238.34	226.61	390.72	359.46	324.30	308.66
52	189.04	173.29	157.52	149.66	299.30	275.69	248.11	236.29	397.78	366.26	330.82	315.07
53	194.50	178.63	162.74	154.81	309.61	285.80	258.02	246.11	404.88	373.13	337.39	321.53
54	199.25	183.30	167.36	159.41	318.79	294.89	266.99	255.04	410.45	378.58	342.71	326.77
55	204.82	188.76	172.69	160.64	333.34	305.23	277.12	261.06	421.70	385.55	349.40	333.34
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Individual
24 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	24.19	22.46	20.73	19.00	38.02	34.55	31.10	29.38	51.84	46.66	43.20	41.47
25-29	25.92	24.19	22.46	20.73	41.47	38.02	34.55	32.82	55.30	50.11	46.66	43.20
30-34	27.65	25.92	24.19	22.46	44.93	39.74	36.29	34.55	58.74	55.30	50.11	46.66
35-39	31.10	27.65	25.92	24.19	46.66	43.20	39.74	38.02	63.94	58.74	53.57	50.11
40-44	32.82	29.38	27.65	25.92	51.84	46.66	43.20	39.74	69.12	63.94	57.01	55.30
45	32.82	31.10	27.65	25.92	51.84	48.37	43.20	41.47	70.85	63.94	58.74	55.30
46	34.55	31.10	27.65	25.92	51.84	48.37	43.20	41.47	70.85	65.66	58.74	57.01
47	34.55	31.10	27.65	27.65	51.84	48.37	43.20	41.47	72.58	65.66	60.47	57.01
48	34.55	31.10	29.38	27.65	53.57	48.37	43.20	41.47	72.58	67.39	60.47	57.01
49	34.55	32.82	29.38	27.65	53.57	48.37	44.93	41.47	74.30	67.39	62.20	58.74
50	36.29	32.82	29.38	27.65	53.57	48.37	44.93	41.47	74.30	69.12	62.20	58.74
51	36.29	32.82	29.38	27.65	53.57	50.11	44.93	43.20	76.01	69.12	63.94	60.47
52	36.29	32.82	31.10	29.38	55.30	50.11	44.93	43.20	77.74	70.85	63.94	62.20
53	36.29	34.55	31.10	29.38	55.30	50.11	46.66	43.20	79.48	72.58	65.66	62.20
54	38.02	34.55	31.10	29.38	57.01	51.84	46.66	44.93	81.21	74.30	67.39	63.94
55	38.02	34.55	31.10	29.38	57.01	51.84	46.66	44.93	82.93	76.01	69.12	65.66
56	41.47	38.02	34.55	32.82	62.20	57.01	51.84	48.37	84.66	77.74	70.85	67.39
57	44.93	39.74	36.29	34.55	67.39	62.20	55.30	53.57	88.12	81.21	74.30	70.85
58	46.66	43.20	39.74	38.02	72.58	65.66	60.47	57.01	91.57	84.66	76.01	72.58
59	50.11	46.66	41.47	39.74	77.74	70.85	63.94	60.47	95.04	86.39	79.48	74.30
60	53.57	48.37	44.93	43.20	82.93	76.01	69.12	65.66	98.50	89.85	81.21	77.74
61	58.74	53.57	48.37	46.66	88.12	81.21	74.30	70.85	105.41	96.77	88.12	82.93
62	63.94	58.74	53.57	50.11	95.04	86.39	79.48	74.30	112.31	103.67	95.04	89.85
63	69.12	63.94	57.01	55.30	101.94	93.31	84.66	79.48	120.95	110.58	100.21	95.04
64	74.30	67.39	62.20	58.74	107.14	98.50	89.85	84.66	127.86	117.49	107.14	101.94
65	79.48	72.58	65.66	62.20	114.04	103.67	95.04	89.85	136.51	124.41	114.04	107.14
66	88.12	81.21	74.30	70.85	126.13	115.77	105.41	100.21	148.60	136.51	124.41	117.49
67	98.50	89.85	81.21	77.74	138.24	127.86	115.77	110.58	160.69	146.86	134.78	127.86
68	107.14	98.50	89.85	84.66	152.05	138.24	126.13	119.21	174.51	158.97	145.13	138.24
69	117.49	107.14	96.77	93.31	164.15	150.33	136.51	129.59	186.60	171.05	155.51	146.86
70	126.13	115.77	105.41	100.21	176.25	162.42	146.86	139.97	198.71	183.16	165.88	157.24
71	145.13	133.06	120.95	114.04	200.44	183.16	167.61	158.97	224.63	205.61	188.33	177.97
72	162.42	150.33	136.51	129.59	224.63	205.61	186.60	177.97	250.54	229.79	209.07	198.71
73	181.43	165.88	152.05	143.40	247.09	228.09	207.34	196.98	276.46	254.00	231.52	219.45
74	200.44	183.16	165.88	158.97	271.28	248.81	226.36	214.25	302.38	278.19	252.27	240.17
75	217.72	200.44	181.43	172.78	295.46	271.28	245.37	233.26	328.29	300.64	274.72	260.92
76	250.54	229.79	209.07	198.71	333.48	305.84	278.19	264.36	366.31	336.93	305.84	290.29
77	283.37	259.18	236.72	224.63	369.76	340.39	309.29	293.73	404.32	371.49	336.93	321.39
78	316.19	288.57	262.65	250.54	407.78	374.96	340.39	323.12	442.35	406.05	369.76	350.76
79	349.04	319.66	290.29	276.46	445.78	409.51	371.49	352.49	482.07	440.61	400.88	380.13
80	380.13	349.04	317.93	300.64	483.80	444.08	402.59	383.59	520.09	476.90	431.97	411.23
81	407.78	373.23	338.66	323.12	518.36	475.17	431.97	409.51	556.38	509.71	463.07	440.61
82	437.15	400.88	364.58	347.31	556.38	509.71	463.07	440.61	597.85	547.74	497.62	473.44
83	473.44	433.70	393.95	374.96	601.29	551.18	501.09	475.17	644.49	590.94	537.37	511.44
84	513.18	469.99	426.78	406.05	651.41	597.85	542.55	516.63	699.79	641.04	584.02	554.64
85	559.83	513.18	466.52	442.35	710.16	651.41	592.66	563.29	763.72	699.79	635.85	604.75
86	609.93	558.10	507.98	482.07	774.08	710.16	646.22	613.40	831.11	761.99	692.88	658.33
87	665.22	609.93	552.91	525.27	844.93	774.08	703.25	668.69	907.14	831.11	755.09	717.07
88	723.96	663.49	603.02	573.67	920.94	843.20	767.17	729.16	988.34	905.40	824.20	782.73
89	789.65	723.96	658.33	625.50	1,003.91	919.24	836.29	794.82	1,076.46	986.61	896.76	851.84
90	860.47	789.65	717.07	680.77	1,093.73	1,002.17	910.60	865.67	1,173.23	1,076.46	977.98	929.59
91	938.24	860.47	781.01	742.99	1,192.23	1,092.03	993.53	943.41	1,280.36	1,173.23	1,066.11	1,012.53
92	1,022.91	936.52	851.84	808.65	1,299.37	1,190.50	1,081.65	1,028.08	1,394.40	1,278.63	1,162.85	1,104.11
93	1,114.47	1,021.18	927.87	882.94	1,415.12	1,297.63	1,180.13	1,121.39	1,520.53	1,394.40	1,266.52	1,204.33
94	1,214.70	1,112.74	1,012.53	962.44	1,542.99	1,415.12	1,285.52	1,221.62	1,657.02	1,518.80	1,380.56	1,311.44

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Individual
36 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	32.82	29.38	27.65	25.92	48.37	44.93	41.47	38.02	65.66	60.47	53.57	51.84
25-29	34.55	32.82	29.38	27.65	51.84	48.37	43.20	41.47	70.85	63.94	58.74	55.30
30-34	38.02	34.55	31.10	29.38	57.01	51.84	46.66	44.93	76.01	69.12	62.20	60.47
35-39	41.47	38.02	34.55	32.82	60.47	55.30	50.11	48.37	81.21	74.30	67.39	63.94
40-44	43.20	39.74	36.29	34.55	65.66	60.47	55.30	51.84	86.39	79.48	72.58	69.12
45	44.93	41.47	36.29	34.55	67.39	60.47	55.30	53.57	89.85	81.21	74.30	70.85
46	44.93	41.47	38.02	36.29	67.39	60.47	55.30	53.57	89.85	82.93	76.01	70.85
47	44.93	41.47	38.02	36.29	67.39	62.20	55.30	53.57	91.57	84.66	76.01	72.58
48	44.93	41.47	38.02	36.29	67.39	62.20	55.30	53.57	93.31	84.66	77.74	74.30
49	46.66	41.47	38.02	36.29	67.39	62.20	57.01	53.57	95.04	86.39	79.48	74.30
50	46.66	43.20	38.02	36.29	67.39	62.20	57.01	53.57	96.77	88.12	79.48	76.01
51	46.66	43.20	39.74	38.02	69.12	63.94	57.01	55.30	98.50	89.85	81.21	77.74
52	48.37	43.20	39.74	38.02	70.85	65.66	58.74	55.30	100.21	91.57	82.93	79.48
53	48.37	44.93	41.47	38.02	72.58	67.39	60.47	57.01	100.21	93.31	84.66	79.48
54	50.11	44.93	41.47	39.74	74.30	67.39	62.20	58.74	101.94	93.31	86.39	81.21
55	50.11	46.66	41.47	39.74	76.01	69.12	63.94	60.47	103.67	95.04	86.39	82.93
56	53.57	50.11	44.93	43.20	81.21	74.30	67.39	63.94	108.85	100.21	91.57	86.39
57	57.01	51.84	46.66	44.93	88.12	79.48	72.58	69.12	114.04	105.41	95.04	89.85
58	60.47	55.30	50.11	48.37	93.31	84.66	77.74	74.30	119.21	108.85	100.21	95.04
59	63.94	58.74	51.84	50.11	98.50	89.85	82.93	77.74	124.41	114.04	103.67	98.50
60	65.66	60.47	55.30	51.84	103.67	95.04	86.39	82.93	129.59	119.21	107.14	101.94
61	72.58	67.39	60.47	57.01	114.04	103.67	95.04	89.85	138.24	126.13	115.77	108.85
62	79.48	72.58	65.66	62.20	122.68	112.31	101.94	96.77	146.86	134.78	122.68	115.77
63	84.66	77.74	70.85	67.39	131.32	119.21	108.85	103.67	155.51	143.40	129.59	124.41
64	91.57	84.66	76.01	72.58	139.97	127.86	115.77	110.58	165.88	152.05	138.24	131.32
65	98.50	89.85	81.21	77.74	148.60	136.51	124.41	117.49	174.51	158.97	145.13	138.24
66	110.58	100.21	91.57	86.39	164.15	150.33	138.24	131.32	190.07	174.51	158.97	150.33
67	122.68	112.31	101.94	96.77	181.43	165.88	150.33	143.40	207.34	190.07	172.78	164.15
68	134.78	122.68	112.31	105.41	196.98	181.43	164.15	157.24	224.63	205.61	188.33	177.97
69	145.13	133.06	120.95	115.77	214.25	196.98	177.97	169.32	241.90	221.17	202.18	191.80
70	157.24	145.13	131.32	124.41	229.79	210.80	191.80	183.16	259.18	236.72	215.98	205.61
71	183.16	167.61	152.05	145.13	260.92	240.17	217.72	207.34	293.73	269.55	243.63	231.52
72	207.34	190.07	172.78	164.15	292.00	267.82	243.63	231.52	326.56	300.64	272.99	259.18
73	231.52	212.52	193.53	183.16	323.12	297.19	269.55	255.72	361.12	331.76	300.64	286.84
74	257.45	234.99	214.25	203.88	354.22	324.83	295.46	281.64	395.68	362.85	330.03	312.75
75	281.64	259.18	234.99	222.90	385.30	354.22	321.39	305.84	430.24	393.95	357.69	340.39
76	321.39	295.46	267.82	255.72	435.43	399.14	362.85	345.58	482.07	442.35	400.88	381.86
77	362.85	331.76	302.38	286.84	485.54	445.78	406.05	385.30	533.91	488.98	444.08	423.32
78	402.59	369.76	335.20	319.66	535.64	492.44	447.51	425.05	585.75	537.37	488.98	463.07
79	444.08	406.05	369.76	350.76	585.75	537.37	488.98	464.79	637.57	584.02	532.18	504.55
80	483.80	444.08	402.59	383.59	635.85	584.02	530.47	504.55	689.42	632.41	575.37	546.01
81	518.36	475.17	431.97	409.51	680.77	623.76	568.48	539.10	737.81	677.33	615.13	584.02
82	556.38	509.71	463.07	440.61	732.61	672.14	609.93	580.56	793.08	727.43	661.76	628.95
83	601.29	551.18	501.09	475.17	791.35	725.70	658.33	625.50	857.02	786.19	713.61	679.05
84	651.41	597.85	542.55	516.63	858.75	786.19	715.34	679.05	929.59	851.84	775.81	736.07
85	710.16	651.41	592.66	563.29	934.79	857.02	779.28	741.26	1,014.26	929.59	844.93	801.73
86	774.08	710.16	646.22	613.40	1,019.45	934.79	850.13	806.93	1,105.84	1,012.53	920.94	874.31
87	844.93	774.08	703.25	668.69	1,111.02	1,019.45	926.14	879.48	1,204.33	1,104.11	1,003.91	953.79
88	920.94	843.20	767.17	729.16	1,211.24	1,111.02	1,009.07	958.97	1,313.17	1,204.33	1,093.73	1,040.18
89	1,003.91	919.24	836.29	794.82	1,320.09	1,209.51	1,100.65	1,045.36	1,430.68	1,311.44	1,192.23	1,133.49
90	1,093.73	1,002.17	910.60	865.67	1,439.30	1,320.09	1,199.13	1,138.66	1,560.26	1,430.68	1,299.37	1,235.43
91	1,192.23	1,092.03	993.53	943.41	1,568.90	1,437.61	1,308.01	1,242.33	1,700.22	1,558.55	1,416.85	1,346.01
92	1,299.37	1,190.50	1,081.65	1,028.08	1,710.60	1,567.19	1,425.50	1,352.91	1,854.00	1,698.49	1,544.71	1,466.95
93	1,415.12	1,297.63	1,180.13	1,121.39	1,864.38	1,708.87	1,553.36	1,475.60	2,019.87	1,852.28	1,682.94	1,600.01
94	1,542.99	1,415.12	1,285.52	1,221.62	2,031.98	1,862.65	1,693.32	1,608.66	2,201.31	2,018.16	1,835.01	1,743.41

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Individual
48 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	34.55	32.82	29.38	27.65	53.57	50.11	44.93	43.20	72.58	67.39	60.47	58.74
25-29	38.02	34.55	31.10	29.38	58.74	53.57	48.37	46.66	79.48	72.58	65.66	62.20
30-34	41.47	38.02	34.55	32.82	62.20	57.01	51.84	50.11	84.66	77.74	70.85	67.39
35-39	43.20	39.74	36.29	34.55	67.39	62.20	57.01	53.57	91.57	82.93	76.01	72.58
40-44	46.66	43.20	39.74	38.02	72.58	67.39	60.47	57.01	98.50	89.85	81.21	77.74
45	48.37	44.93	39.74	38.02	74.30	67.39	62.20	58.74	100.21	91.57	82.93	79.48
46	48.37	44.93	39.74	38.02	74.30	69.12	62.20	58.74	101.94	93.31	84.66	81.21
47	48.37	44.93	41.47	38.02	76.01	69.12	63.94	60.47	103.67	95.04	86.39	82.93
48	48.37	44.93	41.47	39.74	76.01	70.85	63.94	60.47	105.41	96.77	88.12	84.66
49	50.11	44.93	41.47	39.74	77.74	70.85	63.94	60.47	108.85	98.50	89.85	86.39
50	50.11	44.93	41.47	39.74	77.74	72.58	65.66	62.20	110.58	101.94	91.57	88.12
51	51.84	46.66	43.20	39.74	79.48	72.58	65.66	63.94	112.31	101.94	93.31	88.12
52	51.84	48.37	43.20	41.47	81.21	74.30	67.39	63.94	112.31	103.67	93.31	89.85
53	53.57	50.11	44.93	43.20	82.93	76.01	69.12	65.66	114.04	105.41	95.04	89.85
54	55.30	50.11	46.66	43.20	84.66	77.74	70.85	65.66	115.77	105.41	96.77	91.57
55	57.01	51.84	46.66	44.93	84.66	77.74	70.85	67.39	117.49	107.14	96.77	93.31
56	60.47	55.30	50.11	48.37	91.57	84.66	77.74	72.58	122.68	112.31	101.94	96.77
57	63.94	58.74	53.57	51.84	98.50	91.57	82.93	77.74	127.86	117.49	107.14	101.94
58	69.12	62.20	57.01	53.57	105.41	96.77	88.12	84.66	134.78	122.68	112.31	105.41
59	72.58	65.66	60.47	57.01	114.04	103.67	95.04	89.85	139.97	127.86	115.77	110.58
60	76.01	69.12	63.94	60.47	120.95	110.58	100.21	95.04	145.13	133.06	120.95	115.77
61	82.93	76.01	69.12	65.66	129.59	119.21	108.85	101.94	155.51	143.40	129.59	122.68
62	88.12	81.21	74.30	70.85	138.24	127.86	115.77	110.58	165.88	152.05	138.24	131.32
63	95.04	86.39	79.48	74.30	148.60	136.51	124.41	117.49	176.25	160.69	146.86	138.24
64	101.94	93.31	84.66	79.48	157.24	145.13	131.32	124.41	186.60	171.05	155.51	146.86
65	107.14	98.50	89.85	84.66	167.61	153.78	139.97	133.06	195.25	179.70	162.42	155.51
66	120.95	110.58	101.94	96.77	186.60	171.05	155.51	146.86	215.98	198.71	179.70	171.05
67	134.78	124.41	112.31	107.14	205.61	188.33	171.05	162.42	236.72	215.98	196.98	186.60
68	148.60	136.51	124.41	117.49	224.63	205.61	186.60	177.97	255.72	234.99	214.25	203.88
69	162.42	148.60	136.51	129.59	243.63	222.90	202.18	193.53	276.46	254.00	231.52	219.45
70	176.25	162.42	146.86	139.97	262.65	240.17	219.45	207.34	297.19	272.99	247.09	234.99
71	205.61	188.33	171.05	162.42	297.19	272.99	248.81	234.99	336.93	307.56	279.92	266.09
72	233.26	214.25	195.25	184.89	333.48	305.84	278.19	264.36	374.96	343.84	312.75	297.19
73	262.65	240.17	217.72	207.34	368.03	338.66	307.56	292.00	414.70	380.13	345.58	328.29
74	290.29	266.09	241.90	229.79	404.32	369.76	336.93	319.66	454.42	416.43	378.40	359.38
75	317.93	292.00	266.09	252.27	438.88	402.59	366.31	347.31	494.17	452.70	411.23	390.50
76	371.49	340.39	309.29	293.73	504.55	463.07	419.87	399.14	559.83	513.18	466.52	444.08
77	423.32	387.03	352.49	335.20	570.21	521.82	475.17	450.97	627.22	575.37	523.54	497.62
78	475.17	435.43	395.68	376.68	634.14	582.29	528.74	502.82	694.62	637.57	578.83	549.46
79	527.01	483.80	438.88	418.16	699.79	641.04	582.29	554.64	761.99	698.06	634.14	603.02
80	580.56	532.18	483.80	459.62	765.44	701.52	637.57	604.75	829.38	760.26	691.15	656.60
81	620.30	568.48	516.63	490.71	819.00	749.89	682.51	647.95	886.39	812.10	739.53	701.52
82	666.95	611.67	556.38	528.74	879.48	806.93	732.61	696.33	953.79	874.31	794.82	755.09
83	720.53	660.06	599.58	570.21	950.33	870.85	791.35	751.63	1,029.81	943.41	858.75	815.56
84	781.01	717.07	651.41	618.57	1,031.55	945.14	858.75	815.56	1,117.94	1,024.63	931.32	884.67
85	851.84	781.01	710.16	673.87	1,123.12	1,029.81	936.52	889.85	1,218.16	1,116.20	1,014.26	964.15
86	927.87	851.84	774.08	734.34	1,225.05	1,123.12	1,021.18	969.34	1,327.00	1,216.43	1,105.84	1,050.54
87	1,012.53	927.87	843.20	801.73	1,335.64	1,223.32	1,112.74	1,057.46	1,446.23	1,327.00	1,206.05	1,145.58
88	1,102.37	1,010.80	919.24	872.58	1,454.88	1,333.92	1,212.97	1,152.50	1,577.54	1,446.23	1,314.91	1,249.24
89	1,202.60	1,102.37	1,002.17	952.06	1,586.19	1,453.15	1,321.82	1,256.16	1,719.22	1,575.82	1,432.41	1,361.56
90	1,309.71	1,200.86	1,092.03	1,036.72	1,729.60	1,584.47	1,441.04	1,368.49	1,873.00	1,717.49	1,561.99	1,482.50
91	1,428.96	1,309.71	1,190.50	1,130.02	1,885.11	1,727.87	1,570.63	1,491.15	2,042.36	1,871.27	1,701.95	1,617.29
92	1,556.82	1,427.23	1,297.63	1,231.97	2,054.43	1,883.38	1,712.33	1,625.93	2,225.49	2,040.62	1,855.73	1,762.42
93	1,696.78	1,555.09	1,415.12	1,344.28	2,239.31	2,052.70	1,866.11	1,772.80	2,425.93	2,223.77	2,021.60	1,921.40
94	1,850.55	1,695.05	1,541.27	1,465.22	2,439.76	2,237.58	2,033.71	1,931.76	2,645.37	2,424.20	2,204.77	2,094.18

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Individual
60 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	41.47	38.02	34.55	32.82	62.20	57.01	51.84	50.11	84.66	77.74	70.85	67.39
25-29	43.20	39.74	36.29	34.55	67.39	62.20	55.30	53.57	89.85	82.93	76.01	70.85
30-34	46.66	43.20	39.74	38.02	72.58	65.66	60.47	57.01	96.77	89.85	81.21	77.74
35-39	50.11	46.66	41.47	39.74	77.74	70.85	63.94	62.20	105.41	96.77	86.39	82.93
40-44	55.30	50.11	44.93	43.20	82.93	76.01	69.12	65.66	112.31	103.67	93.31	89.85
45	55.30	50.11	46.66	43.20	84.66	77.74	70.85	67.39	114.04	105.41	95.04	91.57
46	55.30	51.84	46.66	44.93	84.66	77.74	70.85	67.39	115.77	107.14	96.77	91.57
47	55.30	51.84	46.66	44.93	84.66	77.74	70.85	67.39	117.49	107.14	98.50	93.31
48	57.01	51.84	46.66	44.93	84.66	77.74	70.85	67.39	119.21	108.85	98.50	93.31
49	57.01	51.84	46.66	44.93	84.66	77.74	70.85	67.39	119.21	110.58	100.21	95.04
50	57.01	51.84	46.66	44.93	84.66	77.74	70.85	67.39	120.95	110.58	100.21	95.04
51	58.74	53.57	48.37	46.66	88.12	81.21	72.58	69.12	122.68	112.31	101.94	96.77
52	58.74	55.30	50.11	46.66	89.85	82.93	76.01	70.85	124.41	114.04	103.67	98.50
53	60.47	55.30	50.11	48.37	93.31	84.66	77.74	74.30	126.13	115.77	105.41	100.21
54	62.20	57.01	51.84	48.37	95.04	88.12	79.48	76.01	127.86	117.49	107.14	101.94
55	63.94	58.74	51.84	50.11	98.50	89.85	81.21	77.74	129.59	119.21	107.14	101.94
56	67.39	62.20	57.01	53.57	105.41	96.77	88.12	82.93	136.51	126.13	114.04	108.85
57	72.58	67.39	60.47	58.74	112.31	103.67	95.04	89.85	145.13	133.06	120.95	114.04
58	77.74	72.58	65.66	62.20	120.95	110.58	100.21	95.04	152.05	139.97	126.13	120.95
59	82.93	76.01	69.12	65.66	127.86	117.49	107.14	101.94	160.69	146.86	133.06	126.13
60	88.12	81.21	74.30	70.85	136.51	124.41	114.04	107.14	167.61	153.78	139.97	133.06
61	95.04	88.12	79.48	76.01	145.13	133.06	120.95	115.77	179.70	164.15	150.33	141.70
62	101.94	93.31	84.66	81.21	155.51	143.40	129.59	124.41	191.80	176.25	158.97	152.05
63	108.85	100.21	91.57	86.39	165.88	152.05	138.24	131.32	203.88	186.60	169.32	160.69
64	115.77	107.14	96.77	91.57	176.25	162.42	146.86	139.97	215.98	196.98	179.70	171.05
65	122.68	112.31	101.94	96.77	186.60	171.05	155.51	146.86	228.09	209.07	190.07	179.70
66	139.97	127.86	115.77	110.58	209.07	191.80	174.51	165.88	250.54	229.79	209.07	198.71
67	155.51	141.70	129.59	122.68	231.52	210.80	191.80	183.16	272.99	250.54	228.09	215.98
68	171.05	157.24	141.70	134.78	252.27	231.52	210.80	200.44	295.46	271.28	247.09	234.99
69	186.60	171.05	155.51	146.86	274.72	252.27	229.79	217.72	317.93	292.00	266.09	252.27
70	202.18	184.89	169.32	160.69	297.19	272.99	247.09	234.99	342.11	312.75	285.10	269.55
71	233.26	214.25	195.25	184.89	338.66	309.29	281.64	267.82	383.59	352.49	319.66	304.11
72	264.36	243.63	221.17	209.07	380.13	347.31	316.19	300.64	426.78	392.23	355.95	338.66
73	297.19	271.28	247.09	234.99	421.59	385.30	350.76	333.48	469.99	431.97	392.23	373.23
74	328.29	300.64	272.99	259.18	461.35	423.32	385.30	366.31	513.18	471.71	428.50	406.05
75	359.38	328.29	298.91	283.37	502.82	461.35	419.87	399.14	556.38	509.71	464.79	440.61
76	409.51	374.96	340.39	324.83	568.48	521.82	473.44	450.97	623.76	571.94	520.09	494.17
77	466.52	428.50	388.77	369.76	642.77	589.21	535.64	507.98	698.06	641.04	582.29	552.91
78	521.82	478.63	435.43	412.96	713.61	653.14	594.38	565.02	768.90	704.96	641.04	608.21
79	575.37	527.01	478.63	454.42	777.54	713.61	647.95	615.13	829.38	760.26	691.15	656.60
80	620.30	568.48	516.63	490.71	839.75	770.63	699.79	665.22	896.76	822.47	746.45	710.16
81	663.49	608.21	552.91	525.27	898.49	824.20	748.16	711.89	958.97	879.48	800.00	758.53
82	713.61	654.87	594.38	565.02	965.88	884.67	805.19	765.44	1,031.55	945.14	858.75	815.56
83	770.63	706.69	642.77	609.93	1,043.63	955.51	869.12	825.92	1,112.74	1,021.18	927.87	881.21
84	836.29	767.17	698.06	661.76	1,131.76	1,036.72	943.41	896.76	1,207.78	1,107.57	1,007.34	957.24
85	912.31	836.29	760.26	722.25	1,233.70	1,131.76	1,028.08	976.24	1,316.64	1,207.78	1,097.19	1,041.90
86	993.53	910.60	827.65	786.19	1,344.28	1,231.97	1,121.39	1,064.38	1,435.87	1,316.64	1,195.69	1,136.93
87	1,083.38	993.53	903.67	857.02	1,465.22	1,344.28	1,221.62	1,161.13	1,565.46	1,434.14	1,304.55	1,238.89
88	1,181.86	1,083.38	984.88	934.79	1,598.28	1,465.22	1,332.19	1,264.81	1,705.42	1,563.72	1,420.31	1,349.47
89	1,287.26	1,180.13	1,073.00	1,019.45	1,741.68	1,596.55	1,451.41	1,378.83	1,859.19	1,703.68	1,549.90	1,472.15
90	1,403.04	1,285.52	1,169.77	1,111.02	1,898.92	1,739.98	1,582.74	1,503.24	2,026.78	1,857.46	1,688.13	1,603.46
91	1,529.16	1,401.31	1,275.17	1,211.24	2,068.26	1,897.19	1,724.41	1,638.02	2,208.21	2,025.06	1,840.18	1,748.61
92	1,667.40	1,527.43	1,389.21	1,320.09	2,254.88	2,066.53	1,879.92	1,784.88	2,406.92	2,206.50	2,006.06	1,905.84
93	1,817.72	1,665.67	1,513.62	1,439.30	2,458.75	2,253.14	2,049.26	1,945.59	2,624.63	2,405.20	2,187.49	2,076.91
94	1,980.14	1,815.99	1,650.13	1,568.90	2,679.93	2,457.03	2,232.42	2,121.82	2,859.63	2,621.19	2,382.74	2,263.51

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Individual
72 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	43.20	39.74	36.29	34.55	67.39	62.20	57.01	53.57	89.85	82.93	74.30	70.85
25-29	46.66	43.20	39.74	36.29	72.58	67.39	60.47	58.74	96.77	88.12	79.48	76.01
30-34	50.11	46.66	41.47	39.74	79.48	72.58	65.66	62.20	103.67	95.04	86.39	81.21
35-39	53.57	50.11	44.93	43.20	84.66	77.74	70.85	67.39	112.31	101.94	93.31	88.12
40-44	58.74	53.57	48.37	46.66	91.57	82.93	76.01	72.58	119.21	110.58	100.21	95.04
45	58.74	53.57	50.11	46.66	93.31	84.66	77.74	72.58	122.68	112.31	101.94	96.77
46	58.74	55.30	50.11	46.66	93.31	84.66	77.74	72.58	122.68	114.04	103.67	98.50
47	60.47	55.30	50.11	46.66	93.31	84.66	77.74	74.30	124.41	114.04	103.67	98.50
48	60.47	55.30	50.11	48.37	93.31	84.66	77.74	74.30	126.13	115.77	105.41	100.21
49	60.47	55.30	50.11	48.37	93.31	84.66	77.74	74.30	126.13	115.77	105.41	100.21
50	60.47	55.30	50.11	48.37	93.31	84.66	77.74	74.30	127.86	117.49	107.14	101.94
51	62.20	57.01	51.84	48.37	96.77	88.12	79.48	76.01	129.59	119.21	108.85	101.94
52	62.20	57.01	51.84	50.11	98.50	89.85	82.93	77.74	131.32	120.95	108.85	103.67
53	63.94	58.74	53.57	50.11	101.94	93.31	84.66	81.21	133.06	120.95	110.58	105.41
54	65.66	60.47	53.57	51.84	105.41	95.04	86.39	82.93	134.78	122.68	112.31	107.14
55	65.66	60.47	55.30	51.84	107.14	98.50	89.85	84.66	136.51	124.41	114.04	107.14
56	70.85	65.66	58.74	57.01	115.77	105.41	96.77	91.57	145.13	133.06	120.95	114.04
57	76.01	70.85	63.94	60.47	124.41	114.04	103.67	98.50	153.78	139.97	127.86	120.95
58	81.21	74.30	67.39	63.94	131.32	120.95	110.58	103.67	162.42	148.60	134.78	127.86
59	86.39	79.48	72.58	69.12	139.97	127.86	117.49	110.58	171.05	157.24	143.40	134.78
60	91.57	84.66	76.01	72.58	148.60	136.51	124.41	117.49	179.70	165.88	150.33	143.40
61	100.21	91.57	82.93	79.48	158.97	145.13	131.32	126.13	193.53	177.97	160.69	153.78
62	108.85	98.50	89.85	86.39	169.32	153.78	139.97	133.06	207.34	190.07	172.78	164.15
63	115.77	107.14	96.77	91.57	177.97	164.15	148.60	141.70	219.45	202.18	183.16	174.51
64	124.41	114.04	103.67	98.50	188.33	172.78	157.24	150.33	233.26	214.25	193.53	184.89
65	133.06	120.95	110.58	105.41	198.71	183.16	165.88	157.24	247.09	226.36	205.61	195.25
66	150.33	138.24	124.41	119.21	222.90	203.88	186.60	176.25	271.28	248.81	226.36	214.25
67	167.61	153.78	138.24	131.32	247.09	226.36	205.61	195.25	295.46	271.28	247.09	234.99
68	183.16	169.32	153.78	145.13	271.28	248.81	226.36	214.25	319.66	293.73	267.82	254.00
69	200.44	184.89	167.61	158.97	295.46	271.28	245.37	233.26	345.58	316.19	286.84	272.99
70	217.72	200.44	181.43	172.78	319.66	292.00	266.09	252.27	369.76	338.66	307.56	292.00
71	252.27	229.79	209.07	198.71	364.58	333.48	304.11	288.57	416.43	381.86	347.31	330.03
72	285.10	260.92	238.44	226.36	409.51	374.96	340.39	323.12	461.35	423.32	385.30	366.31
73	317.93	292.00	266.09	252.27	454.42	416.43	378.40	359.38	507.98	466.52	423.32	402.59
74	352.49	323.12	293.73	278.19	499.36	457.89	416.43	393.95	554.64	507.98	461.35	438.88
75	385.30	354.22	321.39	305.84	544.28	497.62	452.70	430.24	601.29	551.18	501.09	475.17
76	440.61	402.59	366.31	349.04	613.40	563.29	511.44	485.54	672.14	616.86	559.83	532.18
77	501.09	459.62	418.16	397.41	694.62	635.85	578.83	549.46	753.36	691.15	627.22	596.11
78	561.56	514.90	468.25	444.08	770.63	706.69	642.77	609.93	829.38	760.26	691.15	656.60
79	618.57	566.74	514.90	488.98	839.75	768.90	699.79	665.22	895.04	820.73	746.45	708.42
80	666.95	611.67	556.38	528.74	907.14	831.11	755.09	718.80	965.88	886.39	805.19	765.44
81	713.61	654.87	594.38	565.02	971.07	889.85	808.65	768.90	1,034.99	948.59	862.20	819.00
82	767.17	703.25	639.30	608.21	1,043.63	955.51	869.12	825.92	1,111.02	1,019.45	926.14	879.48
83	829.38	760.26	691.15	656.60	1,126.58	1,033.25	938.24	891.59	1,200.86	1,100.65	1,000.44	950.33
84	900.22	824.20	749.89	711.89	1,221.62	1,119.66	1,019.45	967.61	1,302.82	1,193.96	1,085.10	1,031.55
85	979.71	898.49	817.27	775.81	1,332.19	1,221.62	1,111.02	1,054.00	1,420.31	1,301.09	1,183.59	1,124.85
86	1,069.54	979.71	889.85	846.66	1,451.41	1,330.46	1,209.51	1,149.04	1,548.17	1,418.58	1,290.72	1,225.05
87	1,164.58	1,067.82	971.07	922.68	1,582.74	1,451.41	1,318.36	1,252.70	1,688.13	1,546.44	1,406.48	1,335.64
88	1,269.98	1,164.58	1,057.46	1,005.64	1,726.14	1,581.01	1,437.61	1,366.75	1,838.45	1,686.40	1,532.62	1,456.60
89	1,384.03	1,268.25	1,152.50	1,095.46	1,879.92	1,724.41	1,567.19	1,489.43	2,004.33	1,838.45	1,670.86	1,586.19
90	1,508.42	1,382.29	1,257.89	1,193.96	2,049.26	1,879.92	1,708.87	1,622.46	2,185.76	2,002.60	1,821.18	1,729.60
91	1,644.94	1,506.70	1,370.21	1,301.09	2,234.14	2,047.53	1,862.65	1,769.34	2,381.01	2,184.02	1,985.32	1,885.11
92	1,791.81	1,643.21	1,492.88	1,418.58	2,436.29	2,232.42	2,030.25	1,928.31	2,595.27	2,379.28	2,163.30	2,054.43
93	1,954.23	1,790.07	1,627.66	1,546.44	2,654.01	2,432.83	2,211.67	2,101.10	2,830.24	2,593.54	2,358.55	2,241.05
94	2,128.75	1,952.50	1,774.53	1,686.40	2,894.18	2,652.28	2,412.11	2,291.16	3,084.25	2,826.79	2,571.07	2,441.48

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Individual
96 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	48.37	44.93	39.74	38.02	76.01	69.12	62.20	60.47	100.21	91.57	82.93	79.48
25-29	51.84	48.37	43.20	41.47	81.21	74.30	67.39	63.94	107.14	98.50	89.85	84.66
30-34	55.30	51.84	46.66	44.93	88.12	79.48	72.58	69.12	115.77	105.41	96.77	91.57
35-39	60.47	55.30	50.11	48.37	93.31	86.39	77.74	74.30	124.41	114.04	103.67	98.50
40-44	63.94	58.74	53.57	51.84	100.21	93.31	84.66	79.48	133.06	122.68	110.58	105.41
45	65.66	60.47	55.30	51.84	103.67	95.04	86.39	81.21	136.51	124.41	112.31	107.14
46	65.66	60.47	55.30	51.84	103.67	95.04	86.39	81.21	136.51	126.13	114.04	108.85
47	65.66	60.47	55.30	51.84	103.67	95.04	86.39	81.21	138.24	126.13	115.77	108.85
48	67.39	60.47	55.30	53.57	103.67	95.04	86.39	81.21	139.97	127.86	115.77	110.58
49	67.39	60.47	55.30	53.57	103.67	95.04	86.39	81.21	141.70	129.59	117.49	112.31
50	67.39	62.20	55.30	53.57	103.67	95.04	86.39	81.21	141.70	129.59	119.21	112.31
51	69.12	62.20	57.01	53.57	107.14	98.50	88.12	84.66	143.40	131.32	119.21	114.04
52	69.12	63.94	58.74	55.30	108.85	100.21	91.57	86.39	145.13	133.06	120.95	115.77
53	70.85	65.66	58.74	57.01	112.31	103.67	93.31	89.85	146.86	134.78	122.68	115.77
54	72.58	65.66	60.47	57.01	115.77	107.14	96.77	91.57	148.60	136.51	124.41	117.49
55	74.30	67.39	60.47	58.74	119.21	108.85	98.50	95.04	150.33	138.24	126.13	119.21
56	79.48	72.58	65.66	62.20	127.86	117.49	107.14	101.94	160.69	146.86	133.06	127.86
57	84.66	77.74	70.85	67.39	138.24	126.13	114.04	108.85	171.05	155.51	141.70	134.78
58	89.85	82.93	76.01	70.85	146.86	134.78	122.68	115.77	179.70	165.88	150.33	143.40
59	96.77	88.12	79.48	76.01	155.51	143.40	129.59	122.68	190.07	174.51	158.97	150.33
60	101.94	93.31	84.66	81.21	164.15	150.33	136.51	129.59	200.44	183.16	165.88	158.97
61	110.58	101.94	91.57	88.12	176.25	160.69	146.86	139.97	214.25	196.98	179.70	169.32
62	119.21	110.58	100.21	95.04	186.60	171.05	155.51	148.60	229.79	210.80	191.80	181.43
63	129.59	117.49	107.14	101.94	198.71	181.43	165.88	157.24	243.63	224.63	203.88	193.53
64	138.24	126.13	115.77	108.85	209.07	191.80	174.51	165.88	259.18	236.72	215.98	205.61
65	146.86	134.78	122.68	117.49	221.17	202.18	184.89	174.51	272.99	250.54	228.09	215.98
66	165.88	152.05	138.24	131.32	247.09	226.36	205.61	195.25	300.64	276.46	250.54	238.44
67	184.89	169.32	153.78	146.86	274.72	250.54	228.09	217.72	328.29	300.64	272.99	259.18
68	203.88	186.60	169.32	162.42	300.64	276.46	250.54	238.44	355.95	326.56	297.19	281.64
69	222.90	203.88	186.60	176.25	328.29	300.64	272.99	259.18	383.59	350.76	319.66	302.38
70	241.90	221.17	202.18	191.80	354.22	324.83	295.46	279.92	409.51	376.68	342.11	324.83
71	279.92	255.72	233.26	221.17	404.32	369.76	336.93	319.66	461.35	423.32	385.30	364.58
72	316.19	290.29	264.36	250.54	454.42	416.43	378.40	359.38	513.18	469.99	426.78	406.05
73	354.22	324.83	295.46	279.92	504.55	461.35	419.87	399.14	565.02	516.63	469.99	447.51
74	390.50	357.69	326.56	309.29	552.91	507.98	461.35	438.88	615.13	565.02	513.18	487.27
75	428.50	392.23	357.69	338.66	603.02	552.91	502.82	476.90	666.95	611.67	556.38	528.74
76	488.98	447.51	406.05	387.03	682.51	625.50	568.48	539.10	746.45	684.24	622.03	590.94
77	556.38	509.71	463.07	440.61	770.63	706.69	642.77	609.93	836.29	767.17	696.33	661.76
78	623.76	571.94	520.09	494.17	855.29	784.46	711.89	677.33	920.94	843.20	767.17	729.16
79	685.97	628.95	571.94	542.55	931.32	855.29	777.54	737.81	993.53	910.60	827.65	786.19
80	741.26	679.05	616.86	585.75	1,007.34	922.68	839.75	796.55	1,073.00	983.15	895.04	850.13
81	793.08	725.70	660.06	627.22	1,076.46	986.61	898.49	853.56	1,149.04	1,052.27	957.24	908.87
82	851.84	781.01	710.16	673.87	1,157.66	1,060.92	964.15	917.50	1,233.70	1,131.76	1,028.08	977.98
83	919.24	843.20	767.17	727.43	1,250.97	1,145.58	1,041.90	990.06	1,333.92	1,221.62	1,111.02	1,055.73
84	998.71	915.77	831.11	789.65	1,356.38	1,244.07	1,130.02	1,074.74	1,446.23	1,325.28	1,206.05	1,145.58
85	1,088.57	996.99	907.14	860.47	1,479.06	1,356.38	1,231.97	1,171.49	1,577.54	1,444.50	1,313.17	1,247.53
86	1,185.32	1,086.83	988.34	938.24	1,612.10	1,477.33	1,344.28	1,276.90	1,719.22	1,575.82	1,432.41	1,359.84
87	1,292.44	1,185.32	1,076.46	1,022.91	1,757.25	1,610.39	1,465.22	1,390.94	1,873.00	1,717.49	1,560.26	1,482.50
88	1,408.21	1,290.72	1,173.23	1,116.20	1,916.20	1,755.52	1,596.55	1,517.07	2,042.36	1,871.27	1,701.95	1,617.29
89	1,536.07	1,408.21	1,280.36	1,216.43	2,087.26	1,914.47	1,739.98	1,653.59	2,225.49	2,040.62	1,854.00	1,762.42
90	1,674.30	1,534.34	1,394.40	1,325.28	2,275.61	2,085.56	1,897.19	1,802.17	2,425.93	2,223.77	2,021.60	1,921.40
91	1,824.64	1,672.58	1,520.53	1,444.50	2,481.23	2,273.88	2,066.53	1,964.59	2,643.64	2,424.20	2,203.04	2,094.18
92	1,988.79	1,822.91	1,657.02	1,574.09	2,704.12	2,477.76	2,253.14	2,140.83	2,882.09	2,641.91	2,401.74	2,282.52
93	2,168.48	1,987.06	1,805.61	1,715.77	2,947.76	2,702.38	2,455.30	2,332.62	3,141.27	2,880.37	2,617.72	2,486.40
94	2,362.01	2,166.75	1,969.77	1,871.27	3,212.11	2,944.30	2,676.47	2,543.43	3,424.65	3,139.55	2,854.45	2,711.02

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Individual
120 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	51.84	46.66	43.20	41.47	81.21	74.30	67.39	63.94	107.14	98.50	88.12	84.66
25-29	55.30	51.84	46.66	44.93	86.39	79.48	72.58	69.12	114.04	105.41	95.04	91.57
30-34	60.47	55.30	50.11	46.66	93.31	86.39	77.74	74.30	122.68	112.31	101.94	96.77
35-39	63.94	58.74	53.57	51.84	100.21	91.57	82.93	79.48	133.06	120.95	110.58	105.41
40-44	69.12	63.94	57.01	55.30	108.85	98.50	89.85	86.39	141.70	131.32	119.21	112.31
45	70.85	63.94	58.74	55.30	110.58	100.21	91.57	86.39	145.13	133.06	120.95	115.77
46	70.85	63.94	58.74	55.30	110.58	100.21	91.57	88.12	146.86	134.78	122.68	115.77
47	70.85	65.66	58.74	55.30	110.58	101.94	91.57	88.12	148.60	136.51	122.68	117.49
48	70.85	65.66	58.74	57.01	110.58	101.94	91.57	88.12	148.60	136.51	124.41	117.49
49	70.85	65.66	58.74	57.01	110.58	101.94	91.57	88.12	150.33	138.24	126.13	119.21
50	72.58	65.66	60.47	57.01	110.58	101.94	91.57	88.12	152.05	139.97	126.13	120.95
51	72.58	67.39	60.47	58.74	114.04	103.67	95.04	89.85	153.78	141.70	127.86	122.68
52	74.30	69.12	62.20	58.74	117.49	107.14	98.50	93.31	155.51	143.40	129.59	122.68
53	76.01	69.12	63.94	60.47	120.95	110.58	100.21	95.04	157.24	145.13	131.32	124.41
54	77.74	70.85	63.94	60.47	124.41	114.04	103.67	98.50	158.97	146.86	133.06	126.13
55	79.48	72.58	65.66	62.20	127.86	117.49	107.14	100.21	160.69	148.60	134.78	127.86
56	84.66	77.74	70.85	67.39	136.51	126.13	114.04	108.85	171.05	157.24	143.40	136.51
57	91.57	82.93	76.01	72.58	146.86	134.78	122.68	115.77	183.16	167.61	152.05	145.13
58	96.77	88.12	81.21	76.01	157.24	143.40	131.32	124.41	193.53	176.25	160.69	152.05
59	101.94	95.04	86.39	81.21	165.88	152.05	138.24	131.32	203.88	186.60	169.32	160.69
60	108.85	100.21	89.85	86.39	176.25	162.42	146.86	139.97	214.25	196.98	177.97	169.32
61	119.21	108.85	98.50	93.31	188.33	172.78	157.24	148.60	229.79	210.80	191.80	181.43
62	127.86	117.49	107.14	101.94	200.44	183.16	167.61	158.97	245.37	224.63	203.88	195.25
63	138.24	126.13	115.77	108.85	212.52	195.25	176.25	167.61	260.92	240.17	217.72	207.34
64	148.60	134.78	122.68	117.49	224.63	205.61	186.60	177.97	276.46	254.00	231.52	219.45
65	157.24	145.13	131.32	124.41	236.72	215.98	196.98	186.60	292.00	267.82	243.63	231.52
66	177.97	162.42	148.60	141.70	264.36	243.63	221.17	209.07	321.39	295.46	267.82	255.72
67	198.71	181.43	165.88	157.24	293.73	269.55	245.37	231.52	350.76	321.39	292.00	278.19
68	217.72	200.44	181.43	172.78	321.39	295.46	267.82	255.72	380.13	349.04	317.93	300.64
69	238.44	219.45	198.71	188.33	350.76	321.39	292.00	278.19	409.51	374.96	342.11	324.83
70	259.18	236.72	215.98	205.61	378.40	347.31	316.19	300.64	438.88	402.59	366.31	347.31
71	298.91	274.72	248.81	236.72	431.97	395.68	361.12	342.11	494.17	452.70	411.23	390.50
72	338.66	311.02	281.64	267.82	485.54	445.78	404.32	385.30	549.46	502.82	457.89	433.70
73	378.40	347.31	316.19	298.91	539.10	494.17	449.24	426.78	603.02	552.91	502.82	478.63
74	418.16	383.59	349.04	331.76	592.66	542.55	494.17	468.25	658.33	603.02	549.46	521.82
75	457.89	419.87	381.86	362.85	646.22	592.66	537.37	511.44	713.61	654.87	594.38	565.02
76	521.82	478.63	435.43	412.96	729.16	668.69	608.21	577.10	800.00	732.61	665.22	632.41
77	596.11	546.01	495.90	471.71	824.20	755.09	687.69	653.14	895.04	820.73	746.45	708.42
78	666.95	611.67	556.38	528.74	915.77	839.75	761.99	723.96	984.88	901.95	820.73	779.28
79	734.34	672.14	611.67	580.56	996.99	914.04	831.11	789.65	1,062.65	974.51	886.39	841.48
80	793.08	725.70	660.06	627.22	1,076.46	988.34	898.49	853.56	1,149.04	1,052.27	957.24	908.87
81	848.40	777.54	706.69	670.41	1,152.50	1,057.46	960.70	912.31	1,228.51	1,126.58	1,024.63	972.78
82	910.60	836.29	760.26	722.25	1,238.89	1,135.22	1,033.25	981.43	1,320.09	1,211.24	1,100.65	1,045.36
83	984.88	901.95	820.73	779.28	1,339.10	1,226.78	1,114.47	1,059.18	1,427.23	1,308.01	1,188.77	1,130.02
84	1,067.82	979.71	889.85	844.93	1,451.41	1,330.46	1,209.51	1,149.04	1,548.17	1,418.58	1,290.72	1,225.05
85	1,164.58	1,067.82	969.34	920.94	1,582.74	1,451.41	1,318.36	1,252.70	1,686.40	1,546.44	1,406.48	1,335.64
86	1,268.25	1,162.85	1,057.46	1,003.91	1,724.41	1,581.01	1,437.61	1,365.02	1,838.45	1,686.40	1,532.62	1,456.60
87	1,382.29	1,268.25	1,152.50	1,095.46	1,879.92	1,724.41	1,567.19	1,489.43	2,004.33	1,836.72	1,670.86	1,586.19
88	1,508.42	1,382.29	1,256.16	1,193.96	2,049.26	1,878.20	1,708.87	1,622.46	2,185.76	2,002.60	1,821.18	1,729.60
89	1,643.21	1,506.70	1,370.21	1,301.09	2,234.14	2,047.53	1,862.65	1,769.34	2,381.01	2,182.29	1,985.32	1,885.11
90	1,791.81	1,641.48	1,492.88	1,418.58	2,434.56	2,232.42	2,030.25	1,928.31	2,595.27	2,379.28	2,163.30	2,054.43
91	1,952.50	1,790.07	1,627.66	1,546.44	2,654.01	2,432.83	2,211.67	2,101.10	2,830.24	2,593.54	2,358.55	2,239.31
92	2,128.75	1,950.77	1,772.80	1,684.67	2,894.18	2,652.28	2,410.38	2,291.16	3,084.25	2,826.79	2,571.07	2,441.48
93	2,318.81	2,127.02	1,933.48	1,836.72	3,153.37	2,890.72	2,628.09	2,496.77	3,362.43	3,082.51	2,800.87	2,660.93
94	2,527.87	2,317.08	2,106.27	2,000.86	3,436.74	3,151.63	2,864.80	2,721.40	3,664.81	3,358.97	3,053.15	2,901.10

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Individual
Unlimited

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	58.74	53.57	48.37	46.66	89.85	82.93	76.01	70.85	119.21	108.85	100.21	95.04
25-29	62.20	57.01	51.84	50.11	96.77	89.85	81.21	77.74	127.86	117.49	107.14	101.94
30-34	67.39	62.20	55.30	53.57	105.41	95.04	86.39	82.93	138.24	126.13	115.77	108.85
35-39	72.58	65.66	60.47	57.01	112.31	103.67	93.31	89.85	148.60	136.51	124.41	117.49
40-44	77.74	70.85	63.94	60.47	120.95	110.58	100.21	95.04	158.97	146.86	133.06	126.13
45	79.48	72.58	65.66	62.20	122.68	112.31	103.67	98.50	162.42	148.60	134.78	129.59
46	79.48	72.58	65.66	62.20	122.68	114.04	103.67	98.50	164.15	150.33	136.51	129.59
47	79.48	72.58	65.66	62.20	122.68	114.04	103.67	98.50	165.88	152.05	138.24	131.32
48	79.48	72.58	65.66	63.94	122.68	114.04	103.67	98.50	167.61	153.78	139.97	133.06
49	79.48	72.58	67.39	63.94	124.41	114.04	103.67	98.50	169.32	155.51	139.97	133.06
50	79.48	74.30	67.39	63.94	124.41	114.04	103.67	98.50	171.05	155.51	141.70	134.78
51	81.21	74.30	67.39	65.66	127.86	117.49	105.41	100.21	172.78	158.97	143.40	136.51
52	82.93	76.01	69.12	65.66	131.32	120.95	108.85	103.67	174.51	160.69	145.13	138.24
53	84.66	77.74	70.85	67.39	134.78	124.41	112.31	107.14	176.25	162.42	146.86	139.97
54	86.39	79.48	72.58	69.12	138.24	127.86	115.77	110.58	177.97	164.15	148.60	141.70
55	88.12	81.21	74.30	69.12	143.40	131.32	119.21	112.31	181.43	165.88	150.33	143.40
56	95.04	86.39	79.48	74.30	153.78	141.70	127.86	120.95	191.80	176.25	160.69	152.05
57	101.94	93.31	84.66	81.21	164.15	150.33	136.51	129.59	203.88	186.60	171.05	162.42
58	108.85	100.21	89.85	86.39	176.25	160.69	146.86	138.24	215.98	198.71	179.70	171.05
59	115.77	105.41	96.77	91.57	186.60	171.05	155.51	148.60	228.09	209.07	190.07	179.70
60	122.68	112.31	101.94	96.77	196.98	181.43	164.15	157.24	240.17	219.45	200.44	190.07
61	133.06	120.95	110.58	105.41	210.80	193.53	176.25	167.61	257.45	236.72	214.25	203.88
62	143.40	131.32	119.21	114.04	224.63	205.61	186.60	177.97	274.72	252.27	229.79	217.72
63	155.51	141.70	129.59	122.68	238.44	217.72	198.71	188.33	292.00	267.82	243.63	231.52
64	165.88	152.05	138.24	131.32	250.54	229.79	209.07	198.71	311.02	285.10	259.18	245.37
65	176.25	162.42	146.86	139.97	264.36	241.90	221.17	209.07	328.29	300.64	272.99	259.18
66	198.71	183.16	165.88	157.24	297.19	271.28	247.09	234.99	361.12	330.03	300.64	285.10
67	221.17	203.88	184.89	176.25	328.29	300.64	272.99	260.92	393.95	361.12	328.29	311.02
68	245.37	224.63	203.88	193.53	361.12	330.03	300.64	285.10	426.78	390.50	355.95	336.93
69	267.82	245.37	222.90	210.80	392.23	359.38	326.56	311.02	459.62	421.59	381.86	362.85
70	290.29	266.09	241.90	229.79	425.05	388.77	354.22	335.20	492.44	450.97	409.51	388.77
71	335.20	307.56	278.19	264.36	483.80	444.08	404.32	383.59	552.91	507.98	461.35	437.15
72	378.40	347.31	316.19	300.64	544.28	499.36	452.70	430.24	615.13	563.29	511.44	487.27
73	423.32	388.77	352.49	335.20	603.02	552.91	502.82	478.63	675.60	620.30	563.29	535.64
74	468.25	430.24	390.50	371.49	663.49	608.21	552.91	525.27	737.81	675.60	615.13	584.02
75	513.18	469.99	426.78	406.05	722.25	663.49	603.02	571.94	798.28	732.61	665.22	632.41
76	585.75	535.64	487.27	463.07	817.27	748.16	680.77	646.22	895.04	820.73	746.45	708.42
77	666.95	611.67	556.38	528.74	922.68	846.66	768.90	730.88	1,002.17	919.24	834.55	793.08
78	746.45	684.24	622.03	590.94	1,024.63	939.95	853.56	812.10	1,102.37	1,010.80	919.24	872.58
79	820.73	753.36	684.24	649.68	1,117.94	1,024.63	931.32	884.67	1,190.50	1,092.03	991.80	943.41
80	888.12	813.83	739.53	703.25	1,206.05	1,105.84	1,005.64	955.51	1,285.52	1,178.42	1,071.27	1,017.71
81	948.59	870.85	791.35	751.63	1,290.72	1,183.59	1,076.46	1,021.18	1,375.38	1,261.35	1,147.31	1,090.30
82	1,021.18	934.79	850.13	808.65	1,387.48	1,271.72	1,155.93	1,098.92	1,479.06	1,356.38	1,231.97	1,171.49
83	1,102.37	1,010.80	919.24	872.58	1,498.08	1,373.65	1,249.24	1,187.06	1,598.28	1,465.22	1,332.19	1,264.81
84	1,195.69	1,095.46	996.99	946.86	1,625.93	1,491.15	1,354.64	1,287.26	1,733.05	1,589.63	1,444.50	1,371.92
85	1,302.82	1,195.69	1,086.83	1,031.55	1,772.80	1,624.20	1,477.33	1,403.04	1,890.29	1,731.33	1,574.09	1,496.35
86	1,420.31	1,302.82	1,183.59	1,124.85	1,931.76	1,771.07	1,610.39	1,529.16	2,059.63	1,888.57	1,715.77	1,631.10
87	1,548.17	1,420.31	1,290.72	1,226.78	2,106.27	1,930.05	1,755.52	1,667.40	2,244.50	2,057.90	1,871.27	1,777.98
88	1,688.13	1,548.17	1,406.48	1,335.64	2,294.61	2,104.55	1,912.76	1,817.72	2,446.67	2,242.77	2,038.89	1,936.94
89	1,840.18	1,686.40	1,532.62	1,456.60	2,501.95	2,292.89	2,085.56	1,980.14	2,667.82	2,444.94	2,222.04	2,111.46
90	2,006.06	1,838.45	1,670.86	1,587.90	2,726.58	2,500.23	2,272.15	2,159.84	2,908.00	2,664.39	2,422.49	2,301.54
91	2,185.76	2,004.33	1,821.18	1,731.33	2,971.94	2,724.86	2,477.76	2,353.37	3,168.91	2,904.56	2,640.18	2,508.88
92	2,382.74	2,184.02	1,985.32	1,886.84	3,239.76	2,970.20	2,700.65	2,565.89	3,454.01	3,165.48	2,878.64	2,735.21
93	2,596.99	2,381.01	2,165.02	2,056.16	3,531.75	3,238.03	2,942.57	2,795.69	3,765.03	3,450.56	3,137.81	2,980.57
94	2,831.98	2,595.27	2,358.55	2,241.05	3,849.69	3,528.32	3,208.67	3,047.96	4,103.69	3,761.58	3,419.45	3,248.40

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Shared
48 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	17.27	17.27	15.54	13.81	27.65	25.92	24.19	22.46	38.02	34.55	31.10	29.38
25-29	19.00	17.27	15.54	15.54	31.10	27.65	25.92	24.19	41.47	38.02	34.55	32.82
30-34	20.73	19.00	17.27	17.27	32.82	29.38	27.65	25.92	43.20	39.74	36.29	34.55
35-39	22.46	20.73	19.00	17.27	34.55	32.82	29.38	27.65	46.66	43.20	39.74	38.02
40-44	24.19	22.46	20.73	19.00	38.02	34.55	31.10	29.38	50.11	46.66	43.20	39.74
45	24.19	22.46	20.73	19.00	38.02	34.55	31.10	31.10	51.84	48.37	43.20	41.47
46	24.19	22.46	20.73	19.00	38.02	34.55	32.82	31.10	51.84	48.37	43.20	41.47
47	25.92	22.46	20.73	20.73	38.02	36.29	32.82	31.10	53.57	48.37	44.93	41.47
48	25.92	24.19	20.73	20.73	39.74	36.29	32.82	31.10	53.57	50.11	44.93	43.20
49	25.92	24.19	20.73	20.73	39.74	36.29	32.82	31.10	55.30	50.11	44.93	43.20
50	25.92	24.19	22.46	20.73	39.74	36.29	32.82	31.10	55.30	50.11	46.66	43.20
51	25.92	24.19	22.46	20.73	39.74	36.29	32.82	31.10	57.01	51.84	46.66	44.93
52	27.65	24.19	22.46	20.73	39.74	36.29	34.55	32.82	57.01	51.84	48.37	44.93
53	27.65	24.19	22.46	20.73	41.47	38.02	34.55	32.82	58.74	53.57	48.37	46.66
54	27.65	25.92	22.46	22.46	41.47	38.02	34.55	32.82	58.74	55.30	50.11	46.66
55	27.65	25.92	22.46	22.46	41.47	38.02	34.55	32.82	60.47	55.30	50.11	48.37
56	31.10	27.65	25.92	24.19	44.93	41.47	38.02	36.29	62.20	57.01	51.84	50.11
57	32.82	29.38	27.65	25.92	50.11	44.93	41.47	39.74	65.66	60.47	53.57	51.84
58	34.55	32.82	29.38	27.65	53.57	48.37	44.93	41.47	67.39	62.20	57.01	53.57
59	38.02	34.55	31.10	29.38	57.01	51.84	46.66	44.93	70.85	63.94	58.74	55.30
60	39.74	36.29	32.82	31.10	60.47	55.30	50.11	48.37	72.58	65.66	60.47	57.01
61	43.20	39.74	36.29	34.55	65.66	60.47	53.57	51.84	77.74	70.85	65.66	62.20
62	46.66	43.20	39.74	38.02	69.12	63.94	58.74	55.30	82.93	76.01	69.12	65.66
63	50.11	46.66	41.47	39.74	74.30	69.12	62.20	58.74	89.85	81.21	74.30	70.85
64	55.30	50.11	44.93	43.20	79.48	72.58	65.66	62.20	95.04	86.39	79.48	74.30
65	58.74	53.57	48.37	46.66	84.66	77.74	69.12	65.66	100.21	91.57	82.93	79.48
66	65.66	60.47	53.57	51.84	93.31	84.66	77.74	74.30	108.85	100.21	91.57	86.39
67	72.58	65.66	60.47	57.01	101.94	93.31	84.66	81.21	119.21	108.85	98.50	93.31
68	79.48	72.58	65.66	62.20	112.31	101.94	93.31	88.12	127.86	117.49	107.14	101.94
69	86.39	79.48	72.58	69.12	120.95	110.58	100.21	96.77	138.24	126.13	114.04	108.85
70	93.31	86.39	77.74	74.30	131.32	119.21	108.85	103.67	146.86	134.78	122.68	115.77
71	107.14	98.50	89.85	84.66	148.60	136.51	122.68	117.49	165.88	152.05	138.24	131.32
72	120.95	110.58	100.21	95.04	165.88	152.05	138.24	131.32	184.89	169.32	153.78	146.86
73	134.78	122.68	112.31	105.41	183.16	167.61	152.05	145.13	203.88	186.60	171.05	162.42
74	146.86	134.78	122.68	117.49	200.44	183.16	167.61	158.97	222.90	205.61	186.60	176.25
75	160.69	146.86	134.78	127.86	217.72	200.44	181.43	172.78	241.90	222.90	202.18	191.80
76	184.89	169.32	153.78	146.86	245.37	224.63	205.61	195.25	271.28	248.81	226.36	214.25
77	209.07	191.80	174.51	165.88	272.99	250.54	228.09	215.98	298.91	274.72	248.81	236.72
78	233.26	214.25	193.53	184.89	300.64	276.46	250.54	238.44	326.56	298.91	272.99	259.18
79	257.45	234.99	214.25	203.88	328.29	302.38	274.72	260.92	355.95	324.83	295.46	281.64
80	281.64	257.45	233.26	222.90	357.69	326.56	297.19	283.37	383.59	350.76	319.66	304.11
81	300.64	274.72	250.54	238.44	381.86	350.76	317.93	302.38	409.51	376.68	342.11	324.83
82	323.12	295.46	269.55	255.72	411.23	376.68	342.11	324.83	440.61	404.32	368.03	349.04
83	349.04	319.66	290.29	276.46	444.08	406.05	369.76	350.76	476.90	437.15	397.41	376.68
84	378.40	347.31	316.19	298.91	480.34	440.61	400.88	380.13	516.63	473.44	430.24	409.51
85	412.96	378.40	343.84	326.56	525.27	480.34	437.15	414.70	563.29	516.63	469.99	445.78
86	449.24	412.96	374.96	355.95	571.94	523.54	476.90	452.70	613.40	563.29	511.44	485.54
87	490.71	449.24	409.51	388.77	623.76	571.94	518.36	492.44	668.69	613.40	558.10	530.47
88	533.91	490.71	445.78	423.32	679.05	622.03	566.74	537.37	729.16	668.69	608.21	577.10
89	582.29	533.91	485.54	461.35	739.53	679.05	616.86	585.75	794.82	729.16	661.76	628.95
90	635.85	582.29	528.74	502.82	806.93	739.53	672.14	639.30	865.67	794.82	722.25	685.97
91	692.88	634.14	577.10	547.74	879.48	806.93	732.61	696.33	945.14	865.67	786.19	748.16
92	755.09	691.15	628.95	597.85	958.97	879.48	798.28	758.53	1,029.81	943.41	857.02	815.56
93	822.47	753.36	685.97	651.41	1,045.36	957.24	870.85	827.65	1,121.39	1,028.08	934.79	888.12
94	896.76	822.47	746.45	710.16	1,138.66	1,043.63	948.59	901.95	1,223.32	1,121.39	1,019.45	967.61

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Shared
72 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	22.46	20.73	19.00	17.27	34.55	31.10	27.65	27.65	44.93	41.47	38.02	36.29
25-29	24.19	22.46	20.73	19.00	36.29	32.82	31.10	29.38	48.37	44.93	41.47	38.02
30-34	25.92	24.19	22.46	20.73	39.74	36.29	32.82	31.10	51.84	48.37	43.20	41.47
35-39	27.65	25.92	24.19	22.46	41.47	38.02	34.55	32.82	57.01	51.84	46.66	44.93
40-44	31.10	27.65	25.92	24.19	44.93	41.47	38.02	36.29	60.47	55.30	50.11	48.37
45	31.10	27.65	25.92	24.19	46.66	43.20	38.02	36.29	62.20	57.01	51.84	48.37
46	31.10	29.38	25.92	24.19	46.66	43.20	38.02	36.29	62.20	57.01	51.84	50.11
47	31.10	29.38	25.92	24.19	46.66	43.20	38.02	36.29	63.94	58.74	53.57	50.11
48	31.10	29.38	25.92	25.92	46.66	43.20	39.74	36.29	65.66	58.74	53.57	51.84
49	32.82	29.38	25.92	25.92	46.66	43.20	39.74	36.29	65.66	60.47	55.30	51.84
50	32.82	29.38	27.65	25.92	46.66	43.20	39.74	38.02	67.39	60.47	55.30	53.57
51	32.82	29.38	27.65	25.92	48.37	44.93	39.74	38.02	67.39	62.20	57.01	53.57
52	32.82	31.10	27.65	25.92	50.11	44.93	41.47	39.74	69.12	63.94	57.01	55.30
53	34.55	31.10	27.65	27.65	50.11	46.66	41.47	39.74	70.85	63.94	58.74	55.30
54	34.55	31.10	29.38	27.65	51.84	46.66	43.20	41.47	70.85	65.66	58.74	57.01
55	34.55	32.82	29.38	27.65	53.57	48.37	43.20	41.47	72.58	67.39	60.47	57.01
56	38.02	34.55	31.10	29.38	57.01	51.84	46.66	44.93	76.01	69.12	63.94	60.47
57	39.74	36.29	32.82	31.10	60.47	55.30	50.11	48.37	79.48	72.58	65.66	62.20
58	41.47	38.02	34.55	32.82	63.94	58.74	53.57	51.84	82.93	76.01	69.12	65.66
59	43.20	39.74	36.29	34.55	69.12	62.20	57.01	53.57	86.39	79.48	72.58	69.12
60	46.66	41.47	38.02	36.29	72.58	67.39	60.47	57.01	89.85	82.93	74.30	70.85
61	50.11	46.66	41.47	39.74	79.48	72.58	65.66	62.20	96.77	88.12	79.48	76.01
62	55.30	50.11	46.66	43.20	84.66	77.74	70.85	67.39	101.94	93.31	84.66	81.21
63	58.74	55.30	50.11	46.66	91.57	82.93	76.01	72.58	108.85	100.21	89.85	86.39
64	63.94	58.74	53.57	50.11	96.77	89.85	81.21	77.74	114.04	105.41	95.04	91.57
65	67.39	62.20	57.01	53.57	103.67	95.04	86.39	81.21	120.95	110.58	100.21	95.04
66	76.01	70.85	63.94	60.47	114.04	105.41	95.04	91.57	133.06	120.95	110.58	105.41
67	84.66	77.74	70.85	67.39	126.13	115.77	105.41	100.21	145.13	133.06	120.95	114.04
68	93.31	84.66	77.74	74.30	138.24	126.13	114.04	108.85	157.24	143.40	131.32	124.41
69	101.94	93.31	84.66	81.21	148.60	136.51	124.41	117.49	167.61	153.78	139.97	133.06
70	110.58	100.21	91.57	86.39	160.69	146.86	133.06	127.86	179.70	165.88	150.33	143.40
71	127.86	115.77	105.41	100.21	181.43	167.61	152.05	143.40	203.88	186.60	169.32	160.69
72	145.13	133.06	120.95	114.04	203.88	186.60	169.32	160.69	228.09	209.07	190.07	179.70
73	162.42	148.60	134.78	127.86	224.63	207.34	188.33	177.97	252.27	229.79	209.07	198.71
74	179.70	164.15	148.60	141.70	247.09	226.36	205.61	195.25	274.72	252.27	229.79	217.72
75	196.98	179.70	164.15	155.51	267.82	247.09	224.63	212.52	298.91	274.72	248.81	236.72
76	224.63	205.61	186.60	177.97	304.11	278.19	252.27	240.17	335.20	307.56	279.92	266.09
77	252.27	231.52	210.80	200.44	338.66	311.02	281.64	267.82	371.49	340.39	309.29	293.73
78	279.92	257.45	233.26	221.17	373.23	342.11	311.02	295.46	407.78	373.23	340.39	323.12
79	309.29	283.37	257.45	243.63	407.78	374.96	340.39	323.12	444.08	407.78	369.76	350.76
80	336.93	309.29	279.92	266.09	442.35	406.05	369.76	350.76	480.34	440.61	400.88	380.13
81	359.38	330.03	300.64	285.10	473.44	435.43	395.68	374.96	513.18	471.71	428.50	406.05
82	387.03	354.22	323.12	305.84	509.71	466.52	425.05	404.32	552.91	506.27	459.62	437.15
83	418.16	383.59	349.04	331.76	551.18	504.55	457.89	435.43	596.11	547.74	497.62	471.71
84	454.42	416.43	378.40	359.38	597.85	547.74	497.62	473.44	647.95	592.66	539.10	513.18
85	494.17	452.70	412.96	392.23	651.41	596.11	542.55	514.90	704.96	646.22	587.48	558.10
86	539.10	494.17	449.24	426.78	710.16	649.68	590.94	561.56	768.90	704.96	641.04	608.21
87	587.48	539.10	488.98	464.79	774.08	708.42	644.49	611.67	838.02	768.90	698.06	663.49
88	641.04	587.48	533.91	506.27	843.20	772.36	703.25	666.95	914.04	838.02	761.99	723.96
89	698.06	639.30	582.29	552.91	919.24	843.20	765.44	727.43	995.26	912.31	829.38	787.92
90	760.26	698.06	634.14	603.02	1,002.17	917.50	834.55	793.08	1,085.10	995.26	905.40	858.75
91	829.38	760.26	691.15	656.60	1,092.03	1,000.44	910.60	863.94	1,183.59	1,085.10	986.61	936.52
92	903.67	829.38	753.36	715.34	1,190.50	1,090.30	991.80	941.68	1,290.72	1,181.86	1,074.74	1,021.18
93	984.88	903.67	820.73	781.01	1,297.63	1,188.77	1,081.65	1,026.35	1,406.48	1,288.99	1,171.49	1,112.74
94	1,074.74	984.88	895.04	850.13	1,413.40	1,295.90	1,178.42	1,119.66	1,532.62	1,404.75	1,276.90	1,212.97

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Shared
96 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	22.46	20.73	19.00	19.00	36.29	32.82	29.38	27.65	48.37	43.20	39.74	38.02
25-29	24.19	22.46	20.73	19.00	38.02	34.55	31.10	29.38	51.84	46.66	43.20	41.47
30-34	25.92	24.19	22.46	20.73	41.47	38.02	34.55	32.82	55.30	50.11	46.66	43.20
35-39	29.38	25.92	24.19	22.46	44.93	39.74	36.29	34.55	60.47	55.30	50.11	46.66
40-44	31.10	27.65	25.92	24.19	46.66	43.20	39.74	38.02	63.94	58.74	53.57	50.11
45	31.10	29.38	25.92	24.19	48.37	44.93	39.74	38.02	65.66	60.47	55.30	51.84
46	31.10	29.38	25.92	25.92	48.37	44.93	41.47	38.02	67.39	60.47	55.30	53.57
47	31.10	29.38	25.92	25.92	50.11	44.93	41.47	39.74	67.39	62.20	57.01	53.57
48	32.82	29.38	27.65	25.92	50.11	46.66	41.47	39.74	69.12	63.94	58.74	55.30
49	32.82	29.38	27.65	25.92	50.11	46.66	41.47	39.74	70.85	65.66	58.74	55.30
50	32.82	29.38	27.65	25.92	51.84	46.66	43.20	39.74	72.58	65.66	60.47	57.01
51	32.82	31.10	27.65	25.92	51.84	48.37	43.20	41.47	72.58	67.39	60.47	57.01
52	34.55	31.10	29.38	27.65	53.57	48.37	44.93	41.47	74.30	67.39	62.20	58.74
53	34.55	32.82	29.38	27.65	53.57	50.11	44.93	43.20	74.30	69.12	62.20	58.74
54	36.29	32.82	31.10	29.38	55.30	50.11	44.93	43.20	76.01	69.12	62.20	60.47
55	38.02	34.55	31.10	29.38	55.30	51.84	46.66	44.93	76.01	70.85	63.94	60.47
56	39.74	36.29	32.82	31.10	60.47	55.30	50.11	48.37	79.48	74.30	67.39	63.94
57	41.47	38.02	34.55	32.82	65.66	58.74	53.57	51.84	84.66	77.74	69.12	65.66
58	44.93	41.47	38.02	34.55	69.12	63.94	58.74	55.30	88.12	81.21	72.58	69.12
59	46.66	43.20	39.74	38.02	74.30	67.39	62.20	58.74	91.57	82.93	76.01	72.58
60	50.11	44.93	41.47	39.74	77.74	72.58	65.66	62.20	95.04	86.39	79.48	76.01
61	53.57	50.11	44.93	43.20	84.66	77.74	70.85	67.39	101.94	93.31	84.66	81.21
62	57.01	53.57	48.37	46.66	91.57	82.93	76.01	72.58	108.85	98.50	89.85	86.39
63	62.20	57.01	51.84	48.37	96.77	89.85	81.21	77.74	114.04	105.41	95.04	91.57
64	65.66	60.47	55.30	51.84	103.67	95.04	86.39	81.21	120.95	110.58	101.94	96.77
65	70.85	63.94	58.74	55.30	108.85	100.21	91.57	86.39	127.86	117.49	107.14	101.94
66	79.48	72.58	65.66	62.20	122.68	112.31	101.94	96.77	141.70	129.59	117.49	112.31
67	88.12	81.21	74.30	70.85	134.78	122.68	112.31	107.14	153.78	141.70	129.59	122.68
68	96.77	89.85	81.21	77.74	146.86	134.78	122.68	115.77	167.61	153.78	139.97	133.06
69	107.14	98.50	88.12	84.66	158.97	145.13	133.06	126.13	181.43	165.88	150.33	143.40
70	115.77	105.41	96.77	91.57	171.05	157.24	143.40	136.51	193.53	177.97	162.42	153.78
71	134.78	122.68	112.31	107.14	195.25	177.97	162.42	153.78	219.45	202.18	183.16	174.51
72	152.05	139.97	127.86	120.95	217.72	200.44	181.43	172.78	245.37	224.63	203.88	195.25
73	171.05	157.24	143.40	136.51	241.90	221.17	200.44	190.07	271.28	248.81	226.36	214.25
74	190.07	174.51	158.97	150.33	264.36	241.90	219.45	209.07	297.19	272.99	247.09	234.99
75	209.07	191.80	174.51	165.88	286.84	264.36	240.17	228.09	323.12	295.46	269.55	255.72
76	241.90	222.90	202.18	191.80	330.03	302.38	274.72	260.92	366.31	335.20	305.84	290.29
77	276.46	254.00	229.79	219.45	373.23	342.11	311.02	295.46	411.23	376.68	342.11	324.83
78	311.02	285.10	259.18	245.37	414.70	380.13	345.58	328.29	454.42	416.43	378.40	359.38
79	345.58	316.19	286.84	272.99	457.89	419.87	381.86	362.85	497.62	456.15	414.70	393.95
80	378.40	347.31	316.19	300.64	499.36	457.89	416.43	395.68	542.55	497.62	450.97	428.50
81	406.05	371.49	338.66	321.39	535.64	490.71	445.78	423.32	580.56	532.18	483.80	459.62
82	435.43	399.14	362.85	345.58	575.37	527.01	478.63	456.15	623.76	571.94	520.09	494.17
83	471.71	431.97	392.23	373.23	622.03	570.21	518.36	492.44	673.87	616.86	561.56	533.91
84	511.44	468.25	425.05	404.32	673.87	618.57	561.56	533.91	730.88	670.41	608.21	578.83
85	556.38	511.44	464.79	440.61	734.34	673.87	611.67	582.29	796.55	729.16	663.49	630.68
86	606.48	556.38	506.27	480.34	801.73	734.34	666.95	634.14	867.40	796.55	723.96	687.69
87	661.76	606.48	551.18	523.54	872.58	800.00	727.43	691.15	946.86	867.40	787.92	749.89
88	720.53	661.76	601.29	571.94	952.06	872.58	793.08	753.36	1,031.55	945.14	858.75	817.27
89	786.19	720.53	654.87	622.03	1,036.72	950.33	863.94	820.73	1,124.85	1,029.81	936.52	889.85
90	857.02	786.19	713.61	679.05	1,130.02	1,036.72	941.68	895.04	1,225.05	1,123.12	1,021.18	969.34
91	934.79	857.02	779.28	739.53	1,231.97	1,130.02	1,026.35	976.24	1,335.64	1,225.05	1,112.74	1,057.46
92	1,017.71	933.05	848.40	806.93	1,342.57	1,231.97	1,119.66	1,064.38	1,456.60	1,333.92	1,212.97	1,152.50
93	1,109.30	1,017.71	924.41	879.48	1,463.51	1,342.57	1,219.89	1,159.39	1,586.19	1,454.88	1,321.82	1,256.16
94	1,209.51	1,109.30	1,007.34	957.24	1,596.55	1,463.51	1,330.46	1,263.08	1,729.60	1,586.19	1,441.04	1,368.49

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Shared
120 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	25.92	24.19	22.46	20.73	39.74	36.29	34.55	32.82	55.30	50.11	44.93	43.20
25-29	27.65	25.92	24.19	22.46	43.20	39.74	36.29	34.55	58.74	53.57	48.37	46.66
30-34	31.10	27.65	25.92	24.19	46.66	43.20	39.74	36.29	62.20	57.01	51.84	50.11
35-39	32.82	29.38	27.65	25.92	50.11	46.66	41.47	39.74	67.39	62.20	57.01	53.57
40-44	34.55	32.82	29.38	27.65	53.57	50.11	44.93	43.20	72.58	67.39	60.47	57.01
45	36.29	32.82	29.38	27.65	55.30	50.11	46.66	43.20	74.30	67.39	62.20	58.74
46	36.29	32.82	29.38	29.38	55.30	50.11	46.66	43.20	76.01	69.12	62.20	58.74
47	36.29	32.82	31.10	29.38	55.30	50.11	46.66	43.20	76.01	69.12	63.94	60.47
48	36.29	32.82	31.10	29.38	55.30	50.11	46.66	43.20	76.01	70.85	63.94	60.47
49	36.29	32.82	31.10	29.38	55.30	50.11	46.66	43.20	77.74	70.85	63.94	62.20
50	36.29	34.55	31.10	29.38	55.30	50.11	46.66	43.20	77.74	72.58	65.66	62.20
51	38.02	34.55	31.10	29.38	57.01	51.84	46.66	44.93	79.48	72.58	65.66	62.20
52	38.02	34.55	32.82	31.10	58.74	53.57	48.37	46.66	81.21	74.30	67.39	63.94
53	39.74	36.29	32.82	31.10	60.47	55.30	50.11	48.37	81.21	74.30	67.39	63.94
54	39.74	36.29	32.82	31.10	62.20	57.01	51.84	48.37	82.93	76.01	69.12	65.66
55	41.47	38.02	34.55	32.82	63.94	58.74	53.57	50.11	84.66	77.74	69.12	65.66
56	44.93	39.74	36.29	34.55	69.12	62.20	57.01	53.57	88.12	81.21	74.30	70.85
57	46.66	43.20	39.74	38.02	72.58	67.39	60.47	58.74	93.31	86.39	77.74	74.30
58	50.11	46.66	41.47	39.74	77.74	72.58	65.66	62.20	98.50	89.85	82.93	77.74
59	53.57	50.11	44.93	43.20	82.93	76.01	69.12	65.66	103.67	95.04	86.39	81.21
60	57.01	51.84	48.37	44.93	88.12	81.21	72.58	69.12	108.85	100.21	89.85	86.39
61	62.20	57.01	51.84	48.37	95.04	86.39	79.48	74.30	115.77	107.14	96.77	91.57
62	65.66	60.47	55.30	51.84	101.94	93.31	84.66	79.48	124.41	114.04	103.67	98.50
63	70.85	65.66	58.74	55.30	107.14	98.50	89.85	84.66	131.32	120.95	110.58	103.67
64	76.01	69.12	62.20	60.47	114.04	105.41	95.04	89.85	139.97	127.86	115.77	110.58
65	79.48	72.58	67.39	63.94	120.95	110.58	100.21	95.04	146.86	134.78	122.68	117.49
66	89.85	82.93	74.30	70.85	134.78	124.41	112.31	107.14	162.42	148.60	134.78	127.86
67	100.21	91.57	82.93	79.48	150.33	136.51	124.41	117.49	176.25	162.42	146.86	139.97
68	110.58	101.94	91.57	88.12	164.15	150.33	136.51	129.59	191.80	176.25	158.97	152.05
69	120.95	110.58	100.21	95.04	177.97	164.15	148.60	141.70	205.61	190.07	172.78	164.15
70	131.32	120.95	108.85	103.67	191.80	176.25	160.69	152.05	221.17	202.18	184.89	174.51
71	152.05	138.24	126.13	119.21	219.45	200.44	183.16	172.78	248.81	228.09	207.34	196.98
72	171.05	157.24	143.40	136.51	245.37	224.63	205.61	195.25	276.46	254.00	231.52	219.45
73	191.80	176.25	160.69	152.05	272.99	250.54	228.09	215.98	305.84	279.92	254.00	241.90
74	212.52	195.25	176.25	167.61	298.91	274.72	248.81	236.72	333.48	305.84	278.19	264.36
75	233.26	212.52	193.53	184.89	326.56	298.91	271.28	257.45	361.12	330.03	300.64	285.10
76	264.36	243.63	221.17	210.80	368.03	338.66	307.56	292.00	404.32	369.76	336.93	319.66
77	302.38	276.46	252.27	240.17	416.43	381.86	347.31	330.03	452.70	414.70	376.68	357.69
78	338.66	311.02	281.64	267.82	463.07	423.32	385.30	366.31	497.62	456.15	414.70	393.95
79	373.23	342.11	311.02	295.46	504.55	461.35	419.87	399.14	537.37	492.44	447.51	425.05
80	402.59	368.03	335.20	317.93	544.28	499.36	452.70	430.24	580.56	532.18	483.80	459.62
81	430.24	393.95	359.38	340.39	582.29	533.91	485.54	461.35	622.03	570.21	518.36	492.44
82	463.07	423.32	385.30	366.31	625.50	573.67	521.82	495.90	668.69	611.67	556.38	528.74
83	499.36	457.89	416.43	395.68	675.60	620.30	563.29	535.64	722.25	661.76	601.29	571.94
84	542.55	497.62	450.97	428.50	732.61	672.14	611.67	580.56	782.73	717.07	653.14	620.30
85	590.94	542.55	492.44	468.25	800.00	732.61	666.95	632.41	853.56	782.73	711.89	675.60
86	644.49	590.94	537.37	509.71	870.85	798.28	725.70	689.42	929.59	851.84	775.81	736.07
87	701.52	642.77	585.75	556.38	950.33	870.85	791.35	751.63	1,014.26	929.59	844.93	803.46
88	765.44	701.52	637.57	606.48	1,034.99	948.59	862.20	819.00	1,105.84	1,012.53	920.94	874.31
89	834.55	765.44	694.62	660.06	1,128.29	1,034.99	939.95	893.32	1,204.33	1,104.11	1,003.91	953.79
90	908.87	832.84	758.53	720.53	1,230.25	1,128.29	1,024.63	974.51	1,313.17	1,204.33	1,093.73	1,040.18
91	991.80	908.87	825.92	784.46	1,340.84	1,228.51	1,117.94	1,060.92	1,430.68	1,311.44	1,192.23	1,133.49
92	1,079.92	990.06	900.22	855.29	1,461.78	1,339.10	1,218.16	1,157.66	1,560.26	1,430.68	1,299.37	1,235.43
93	1,176.69	1,079.92	981.43	933.05	1,593.09	1,460.05	1,327.00	1,261.35	1,700.22	1,558.55	1,416.85	1,346.01
94	1,283.80	1,176.69	1,069.54	1,015.98	1,736.52	1,591.36	1,446.23	1,375.38	1,854.00	1,698.49	1,544.71	1,466.95

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Shared
144 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	27.65	25.92	24.19	22.46	44.93	39.74	36.29	34.55	58.74	53.57	48.37	46.66
25-29	31.10	27.65	25.92	24.19	46.66	43.20	39.74	38.02	62.20	57.01	51.84	50.11
30-34	32.82	29.38	27.65	25.92	51.84	46.66	43.20	39.74	67.39	62.20	55.30	53.57
35-39	34.55	32.82	29.38	27.65	55.30	50.11	44.93	43.20	72.58	65.66	60.47	57.01
40-44	38.02	34.55	31.10	29.38	58.74	53.57	48.37	46.66	77.74	70.85	63.94	62.20
45	38.02	34.55	32.82	31.10	60.47	55.30	50.11	46.66	79.48	72.58	65.66	62.20
46	38.02	34.55	32.82	31.10	60.47	55.30	50.11	48.37	79.48	72.58	67.39	63.94
47	38.02	36.29	32.82	31.10	60.47	55.30	50.11	48.37	81.21	74.30	67.39	63.94
48	39.74	36.29	32.82	31.10	60.47	55.30	50.11	48.37	81.21	74.30	67.39	63.94
49	39.74	36.29	32.82	31.10	60.47	55.30	50.11	48.37	82.93	76.01	69.12	65.66
50	39.74	36.29	32.82	31.10	60.47	55.30	50.11	48.37	82.93	76.01	69.12	65.66
51	39.74	36.29	32.82	31.10	62.20	57.01	51.84	50.11	84.66	77.74	70.85	67.39
52	41.47	38.02	34.55	32.82	63.94	58.74	53.57	50.11	84.66	77.74	70.85	67.39
53	41.47	38.02	34.55	32.82	65.66	60.47	55.30	51.84	86.39	79.48	70.85	67.39
54	41.47	38.02	34.55	32.82	67.39	62.20	57.01	53.57	86.39	79.48	72.58	69.12
55	43.20	39.74	36.29	34.55	69.12	63.94	58.74	55.30	88.12	81.21	72.58	69.12
56	46.66	43.20	38.02	36.29	74.30	69.12	62.20	58.74	93.31	86.39	77.74	74.30
57	50.11	44.93	41.47	39.74	79.48	74.30	67.39	63.94	100.21	91.57	82.93	79.48
58	53.57	48.37	43.20	41.47	86.39	77.74	70.85	67.39	105.41	96.77	88.12	82.93
59	55.30	51.84	46.66	44.93	91.57	82.93	76.01	72.58	110.58	101.94	93.31	88.12
60	58.74	55.30	50.11	46.66	96.77	88.12	79.48	76.01	117.49	107.14	96.77	91.57
61	63.94	58.74	53.57	51.84	101.94	95.04	86.39	81.21	126.13	114.04	103.67	98.50
62	70.85	63.94	58.74	55.30	108.85	100.21	91.57	86.39	134.78	122.68	112.31	105.41
63	76.01	69.12	62.20	60.47	115.77	105.41	96.77	91.57	141.70	131.32	119.21	112.31
64	81.21	74.30	67.39	63.94	122.68	112.31	101.94	96.77	150.33	138.24	126.13	119.21
65	86.39	79.48	72.58	67.39	129.59	117.49	107.14	101.94	158.97	146.86	133.06	126.13
66	96.77	89.85	81.21	76.01	145.13	133.06	120.95	114.04	176.25	160.69	146.86	138.24
67	108.85	98.50	89.85	86.39	160.69	146.86	133.06	126.13	191.80	176.25	158.97	152.05
68	119.21	108.85	98.50	95.04	176.25	160.69	146.86	139.97	207.34	190.07	172.78	164.15
69	129.59	119.21	108.85	103.67	191.80	176.25	158.97	152.05	222.90	205.61	186.60	176.25
70	141.70	129.59	117.49	112.31	207.34	190.07	172.78	164.15	240.17	219.45	200.44	190.07
71	162.42	148.60	136.51	129.59	236.72	215.98	196.98	186.60	269.55	247.09	224.63	212.52
72	184.89	169.32	153.78	146.86	264.36	243.63	221.17	209.07	298.91	274.72	248.81	236.72
73	207.34	190.07	172.78	164.15	293.73	269.55	245.37	233.26	330.03	302.38	274.72	260.92
74	228.09	209.07	190.07	181.43	323.12	295.46	269.55	255.72	359.38	330.03	298.91	285.10
75	250.54	229.79	209.07	198.71	352.49	323.12	293.73	278.19	388.77	355.95	324.83	307.56
76	285.10	260.92	238.44	226.36	397.41	364.58	331.76	314.49	435.43	399.14	362.85	345.58
77	324.83	297.19	271.28	257.45	449.24	412.96	374.96	355.95	488.98	447.51	406.05	387.03
78	364.58	333.48	304.11	288.57	499.36	457.89	416.43	395.68	537.37	492.44	447.51	425.05
79	400.88	366.31	333.48	316.19	544.28	499.36	452.70	430.24	580.56	532.18	483.80	459.62
80	431.97	395.68	361.12	342.11	587.48	539.10	488.98	464.79	627.22	573.67	521.82	495.90
81	463.07	423.32	385.30	366.31	628.95	577.10	523.54	497.62	670.41	615.13	558.10	530.47
82	497.62	456.15	414.70	393.95	675.60	620.30	563.29	535.64	720.53	660.06	599.58	570.21
83	537.37	492.44	447.51	425.05	729.16	668.69	608.21	577.10	777.54	713.61	647.95	616.86
84	582.29	533.91	485.54	461.35	791.35	725.70	660.06	627.22	844.93	774.08	703.25	668.69
85	635.85	582.29	528.74	502.82	863.94	791.35	718.80	684.24	920.94	843.20	767.17	729.16
86	692.88	634.14	577.10	547.74	941.68	862.20	784.46	744.72	1,003.91	919.24	836.29	794.82
87	755.09	691.15	628.95	597.85	1,026.35	939.95	855.29	812.10	1,093.73	1,002.17	910.60	865.67
88	822.47	755.09	685.97	651.41	1,117.94	1,024.63	931.32	884.67	1,192.23	1,092.03	993.53	943.41
89	896.76	822.47	748.16	710.16	1,218.16	1,117.94	1,015.98	964.15	1,299.37	1,190.50	1,083.38	1,028.08
90	977.98	896.76	813.83	774.08	1,328.73	1,218.16	1,107.57	1,052.27	1,415.12	1,297.63	1,180.13	1,121.39
91	1,066.11	976.24	888.12	843.20	1,447.95	1,327.00	1,206.05	1,145.58	1,542.99	1,415.12	1,285.52	1,221.62
92	1,161.13	1,064.38	967.61	919.24	1,577.54	1,446.23	1,314.91	1,249.24	1,682.94	1,541.27	1,401.31	1,332.19
93	1,266.52	1,161.13	1,055.73	1,002.17	1,720.96	1,577.54	1,434.14	1,361.56	1,833.28	1,681.21	1,527.43	1,451.41
94	1,380.56	1,264.81	1,150.77	1,092.03	1,874.73	1,719.22	1,561.99	1,484.24	1,999.15	1,831.54	1,665.67	1,582.74

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Shared
192 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	31.10	29.38	25.92	24.19	48.37	44.93	41.47	38.02	63.94	58.74	53.57	51.84
25-29	34.55	31.10	27.65	25.92	51.84	48.37	43.20	41.47	69.12	63.94	57.01	55.30
30-34	36.29	32.82	29.38	29.38	57.01	51.84	46.66	44.93	74.30	69.12	62.20	58.74
35-39	39.74	36.29	32.82	31.10	60.47	55.30	50.11	48.37	79.48	74.30	67.39	63.94
40-44	41.47	38.02	34.55	32.82	65.66	60.47	55.30	51.84	86.39	79.48	72.58	69.12
45	43.20	39.74	36.29	34.55	67.39	60.47	55.30	53.57	88.12	81.21	72.58	69.12
46	43.20	39.74	36.29	34.55	67.39	60.47	55.30	53.57	88.12	81.21	74.30	70.85
47	43.20	39.74	36.29	34.55	67.39	60.47	55.30	53.57	89.85	82.93	74.30	70.85
48	43.20	39.74	36.29	34.55	67.39	60.47	55.30	53.57	89.85	82.93	76.01	70.85
49	43.20	39.74	36.29	34.55	67.39	62.20	55.30	53.57	91.57	82.93	76.01	72.58
50	43.20	39.74	36.29	34.55	67.39	62.20	55.30	53.57	91.57	84.66	76.01	72.58
51	44.93	41.47	36.29	34.55	69.12	63.94	57.01	55.30	93.31	84.66	77.74	74.30
52	44.93	41.47	38.02	36.29	70.85	65.66	58.74	57.01	95.04	86.39	77.74	74.30
53	46.66	41.47	38.02	36.29	72.58	67.39	60.47	58.74	95.04	88.12	79.48	76.01
54	46.66	43.20	39.74	36.29	76.01	69.12	62.20	58.74	96.77	88.12	81.21	76.01
55	48.37	43.20	39.74	38.02	77.74	70.85	63.94	60.47	98.50	89.85	81.21	77.74
56	51.84	46.66	43.20	41.47	82.93	76.01	69.12	65.66	103.67	95.04	86.39	82.93
57	55.30	50.11	46.66	43.20	89.85	81.21	74.30	70.85	110.58	101.94	91.57	88.12
58	58.74	53.57	48.37	46.66	95.04	86.39	79.48	76.01	117.49	107.14	96.77	93.31
59	62.20	57.01	51.84	50.11	100.21	93.31	84.66	79.48	122.68	112.31	101.94	96.77
60	65.66	60.47	55.30	51.84	107.14	98.50	88.12	84.66	129.59	119.21	108.85	101.94
61	72.58	65.66	60.47	57.01	114.04	105.41	95.04	89.85	139.97	127.86	115.77	110.58
62	77.74	70.85	63.94	62.20	120.95	110.58	101.94	96.77	148.60	136.51	124.41	117.49
63	82.93	76.01	69.12	65.66	127.86	117.49	107.14	101.94	158.97	145.13	131.32	126.13
64	89.85	82.93	74.30	70.85	136.51	124.41	114.04	107.14	167.61	153.78	139.97	133.06
65	95.04	88.12	79.48	76.01	143.40	131.32	119.21	114.04	177.97	162.42	148.60	139.97
66	107.14	98.50	89.85	84.66	160.69	146.86	133.06	127.86	195.25	177.97	162.42	153.78
67	119.21	110.58	100.21	95.04	177.97	162.42	148.60	139.97	212.52	195.25	177.97	167.61
68	133.06	120.95	110.58	105.41	195.25	177.97	162.42	153.78	229.79	210.80	191.80	183.16
69	145.13	133.06	120.95	114.04	212.52	195.25	176.25	167.61	248.81	228.09	207.34	196.98
70	157.24	143.40	131.32	124.41	229.79	210.80	191.80	181.43	266.09	243.63	221.17	210.80
71	181.43	165.88	150.33	143.40	262.65	240.17	217.72	207.34	298.91	274.72	248.81	236.72
72	205.61	188.33	171.05	162.42	293.73	269.55	245.37	233.26	331.76	304.11	276.46	262.65
73	229.79	210.80	191.80	181.43	326.56	298.91	271.28	259.18	366.31	335.20	304.11	290.29
74	254.00	231.52	210.80	200.44	359.38	328.29	298.91	283.37	399.14	366.31	331.76	316.19
75	278.19	254.00	231.52	219.45	390.50	357.69	326.56	309.29	431.97	395.68	359.38	342.11
76	316.19	290.29	264.36	250.54	442.35	404.32	368.03	349.04	483.80	444.08	402.59	383.59
77	361.12	330.03	300.64	285.10	499.36	457.89	416.43	395.68	542.55	497.62	450.97	428.50
78	404.32	369.76	336.93	319.66	554.64	507.98	461.35	438.88	596.11	546.01	497.62	471.71
79	444.08	407.78	369.76	352.49	604.75	552.91	502.82	478.63	644.49	590.94	537.37	509.71
80	480.34	440.61	399.14	380.13	653.14	597.85	544.28	516.63	694.62	637.57	578.83	551.18
81	513.18	469.99	428.50	406.05	698.06	639.30	582.29	552.91	744.72	682.51	620.30	589.21
82	551.18	506.27	459.62	437.15	749.89	687.69	625.50	594.38	800.00	732.61	666.95	634.14
83	596.11	546.01	495.90	471.71	810.37	742.99	675.60	641.04	863.94	791.35	720.53	684.24
84	646.22	592.66	539.10	511.44	879.48	805.19	732.61	696.33	936.52	858.75	781.01	741.26
85	704.96	646.22	587.48	558.10	958.97	877.74	798.28	758.53	1,021.18	936.52	851.84	808.65
86	768.90	704.96	641.04	608.21	1,045.36	957.24	870.85	827.65	1,114.47	1,021.18	927.87	881.21
87	838.02	767.17	698.06	663.49	1,138.66	1,043.63	948.59	901.95	1,214.70	1,112.74	1,010.80	960.70
88	912.31	836.29	760.26	722.25	1,240.61	1,136.93	1,034.99	983.15	1,323.55	1,212.97	1,102.37	1,047.10
89	995.26	912.31	829.38	787.92	1,352.91	1,240.61	1,126.58	1,071.27	1,442.77	1,321.82	1,202.60	1,142.12
90	1,085.10	993.53	903.67	858.75	1,473.87	1,351.20	1,228.51	1,168.04	1,572.36	1,441.04	1,309.71	1,244.07
91	1,181.86	1,083.38	984.88	936.52	1,606.92	1,473.87	1,339.10	1,271.72	1,714.06	1,570.63	1,427.23	1,356.38
92	1,288.99	1,181.86	1,074.74	1,019.45	1,752.06	1,605.19	1,460.05	1,387.48	1,867.84	1,712.33	1,556.82	1,479.06
93	1,404.75	1,287.26	1,169.77	1,112.74	1,909.30	1,750.33	1,591.36	1,511.89	2,035.43	1,866.11	1,696.78	1,612.10
94	1,530.89	1,403.04	1,275.17	1,212.97	2,082.09	1,907.57	1,734.79	1,648.39	2,218.58	2,033.71	1,848.82	1,757.25

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Shared
240 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	32.82	31.10	27.65	25.92	51.84	48.37	43.20	41.47	69.12	63.94	57.01	55.30
25-29	36.29	32.82	29.38	29.38	57.01	51.84	46.66	44.93	74.30	67.39	62.20	58.74
30-34	38.02	36.29	32.82	31.10	60.47	55.30	50.11	48.37	79.48	72.58	67.39	63.94
35-39	41.47	38.02	34.55	32.82	65.66	60.47	53.57	51.84	86.39	79.48	70.85	67.39
40-44	44.93	41.47	38.02	36.29	70.85	63.94	58.74	55.30	91.57	84.66	77.74	72.58
45	44.93	41.47	38.02	36.29	70.85	65.66	58.74	57.01	93.31	86.39	77.74	74.30
46	44.93	41.47	38.02	36.29	70.85	65.66	58.74	57.01	95.04	86.39	79.48	76.01
47	46.66	41.47	38.02	36.29	70.85	65.66	58.74	57.01	96.77	88.12	79.48	76.01
48	46.66	41.47	38.02	36.29	70.85	65.66	58.74	57.01	96.77	88.12	81.21	76.01
49	46.66	43.20	38.02	36.29	70.85	65.66	58.74	57.01	98.50	89.85	81.21	77.74
50	46.66	43.20	38.02	36.29	70.85	65.66	60.47	57.01	98.50	89.85	82.93	77.74
51	46.66	43.20	39.74	38.02	74.30	67.39	62.20	58.74	100.21	91.57	82.93	79.48
52	48.37	44.93	39.74	38.02	76.01	69.12	63.94	60.47	100.21	93.31	84.66	79.48
53	48.37	44.93	41.47	39.74	77.74	72.58	65.66	62.20	101.94	93.31	84.66	81.21
54	50.11	46.66	41.47	39.74	81.21	74.30	67.39	63.94	103.67	95.04	86.39	81.21
55	51.84	46.66	43.20	39.74	82.93	76.01	69.12	65.66	103.67	95.04	86.39	82.93
56	55.30	50.11	44.93	43.20	88.12	81.21	74.30	70.85	110.58	101.94	93.31	88.12
57	58.74	53.57	48.37	46.66	95.04	88.12	79.48	76.01	117.49	108.85	98.50	93.31
58	62.20	57.01	51.84	50.11	101.94	93.31	84.66	81.21	124.41	114.04	103.67	98.50
59	67.39	60.47	55.30	53.57	107.14	98.50	89.85	84.66	131.32	120.95	110.58	103.67
60	70.85	63.94	58.74	55.30	114.04	105.41	95.04	89.85	138.24	127.86	115.77	110.58
61	76.01	70.85	63.94	60.47	122.68	112.31	101.94	96.77	148.60	136.51	124.41	117.49
62	82.93	76.01	69.12	65.66	129.59	119.21	108.85	101.94	158.97	145.13	133.06	126.13
63	89.85	81.21	74.30	70.85	138.24	126.13	114.04	108.85	169.32	155.51	141.70	134.78
64	95.04	88.12	79.48	76.01	145.13	133.06	120.95	115.77	179.70	164.15	150.33	141.70
65	101.94	93.31	84.66	81.21	153.78	139.97	127.86	120.95	190.07	174.51	157.24	150.33
66	115.77	105.41	96.77	91.57	171.05	157.24	143.40	136.51	209.07	191.80	174.51	165.88
67	127.86	117.49	107.14	101.94	190.07	174.51	158.97	150.33	228.09	209.07	190.07	179.70
68	141.70	129.59	117.49	112.31	209.07	191.80	174.51	165.88	247.09	226.36	205.61	195.25
69	155.51	141.70	129.59	122.68	226.36	209.07	190.07	179.70	266.09	243.63	221.17	210.80
70	167.61	153.78	139.97	133.06	245.37	224.63	203.88	195.25	285.10	260.92	236.72	224.63
71	193.53	177.97	160.69	153.78	279.92	257.45	233.26	221.17	319.66	293.73	266.09	254.00
72	219.45	200.44	183.16	174.51	314.49	288.57	262.65	248.81	355.95	326.56	297.19	281.64
73	245.37	224.63	203.88	193.53	349.04	319.66	290.29	276.46	390.50	359.38	326.56	309.29
74	271.28	248.81	226.36	214.25	383.59	352.49	319.66	304.11	426.78	390.50	355.95	338.66
75	297.19	272.99	247.09	234.99	418.16	383.59	349.04	331.76	463.07	423.32	385.30	366.31
76	338.66	311.02	281.64	267.82	473.44	433.70	393.95	374.96	518.36	475.17	431.97	409.51
77	385.30	354.22	321.39	305.84	533.91	488.98	445.78	423.32	580.56	532.18	483.80	459.62
78	431.97	395.68	359.38	342.11	592.66	544.28	494.17	469.99	637.57	584.02	532.18	504.55
79	475.17	435.43	395.68	376.68	646.22	592.66	539.10	511.44	689.42	632.41	573.67	546.01
80	513.18	469.99	428.50	406.05	698.06	639.30	582.29	552.91	744.72	682.51	620.30	589.21
81	549.46	502.82	457.89	435.43	746.45	684.24	622.03	590.94	796.55	729.16	663.49	630.68
82	590.94	540.81	492.44	468.25	803.46	736.07	668.69	635.85	855.29	784.46	713.61	677.33
83	637.57	584.02	532.18	504.55	867.40	794.82	722.25	685.97	924.41	846.66	770.63	732.61
84	692.88	634.14	577.10	547.74	941.68	862.20	784.46	744.72	1,003.91	919.24	836.29	794.82
85	755.09	691.15	628.95	597.85	1,026.35	939.95	855.29	812.10	1,093.73	1,002.17	910.60	865.67
86	822.47	753.36	685.97	651.41	1,117.94	1,024.63	931.32	884.67	1,192.23	1,092.03	993.53	943.41
87	896.76	820.73	746.45	710.16	1,218.16	1,116.20	1,015.98	964.15	1,299.37	1,190.50	1,081.65	1,028.08
88	976.24	895.04	813.83	774.08	1,328.73	1,218.16	1,107.57	1,052.27	1,415.12	1,297.63	1,180.13	1,121.39
89	1,064.38	976.24	888.12	843.20	1,447.95	1,327.00	1,206.05	1,145.58	1,542.99	1,415.12	1,285.52	1,221.62
90	1,161.13	1,064.38	967.61	919.24	1,577.54	1,446.23	1,314.91	1,249.24	1,682.94	1,541.27	1,401.31	1,332.19
91	1,264.81	1,159.39	1,054.00	1,002.17	1,719.22	1,577.54	1,434.14	1,361.56	1,833.28	1,681.21	1,527.43	1,451.41
92	1,378.83	1,264.81	1,149.04	1,092.03	1,874.73	1,719.22	1,561.99	1,484.24	1,999.15	1,831.54	1,665.67	1,582.74
93	1,503.24	1,377.11	1,252.70	1,190.50	2,044.06	1,873.00	1,703.68	1,617.29	2,178.84	1,997.42	1,815.99	1,724.41
94	1,638.02	1,501.51	1,365.02	1,297.63	2,227.23	2,042.36	1,855.73	1,764.16	2,374.09	2,177.11	1,978.41	1,879.92

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
24 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	110.30	102.43	94.55	86.67	173.34	157.58	141.84	133.94	236.37	212.73	196.98	189.10
25-29	109.10	101.83	94.57	87.30	174.58	160.04	145.50	138.21	232.77	210.97	196.40	181.86
30-34	108.37	101.61	94.83	88.05	176.11	155.79	142.25	135.48	230.29	216.76	196.41	182.88
35-39	112.90	100.36	94.08	87.80	169.35	156.82	144.27	137.98	232.08	213.25	194.43	181.88
40-44	109.65	98.11	92.33	86.57	173.14	155.82	144.28	132.73	230.85	213.53	190.45	184.67
45	103.75	98.28	87.36	81.91	163.79	152.89	136.51	131.05	223.85	202.02	185.64	174.71
46	107.14	96.41	85.70	80.34	160.69	149.98	133.91	128.55	219.62	203.54	182.11	176.76
47	105.41	94.86	84.33	84.33	158.10	147.56	131.75	126.48	221.36	200.27	184.44	173.90
48	103.67	93.31	88.12	82.93	160.69	145.13	129.59	124.41	217.72	202.18	181.43	171.05
49	101.25	96.19	86.07	81.00	156.95	141.75	131.62	121.50	217.70	197.46	182.26	172.14
50	104.14	94.23	84.32	79.34	153.72	138.86	128.94	119.03	213.24	198.35	178.51	168.61
51	102.32	92.59	82.84	77.98	151.05	141.31	126.68	121.81	214.39	194.92	180.30	170.54
52	100.16	90.60	85.85	81.07	152.59	138.31	124.00	119.21	214.61	195.53	176.45	171.68
53	97.61	92.96	83.66	79.01	148.74	134.80	125.50	116.21	213.81	195.22	176.62	167.34
54	100.36	91.23	82.11	77.53	150.53	136.85	123.15	118.60	214.39	196.15	177.90	168.78
55	98.08	89.16	80.24	75.78	147.12	133.74	120.37	115.91	213.97	196.15	178.31	169.41
56	104.91	96.17	87.43	83.05	157.38	144.27	131.15	122.41	214.21	196.71	179.23	170.50
57	110.07	97.36	88.91	84.66	165.10	152.39	135.48	131.22	215.89	198.96	182.02	173.57
58	110.57	102.36	94.18	90.09	171.98	155.62	143.33	135.13	217.04	200.65	180.18	171.98
59	114.24	106.37	94.55	90.60	177.28	161.53	145.77	137.87	216.67	196.98	181.22	169.41
60	117.84	106.43	98.83	95.04	182.47	167.25	152.05	144.46	216.67	197.67	178.68	171.05
61	126.32	115.16	104.03	100.30	189.47	174.60	159.73	152.30	226.62	208.04	189.47	178.31
62	133.61	122.79	111.94	104.74	198.61	180.56	166.12	155.29	234.74	216.67	198.61	187.79
63	140.30	129.78	115.74	112.23	206.95	189.41	171.87	161.35	245.53	224.49	203.44	192.92
64	147.85	134.09	123.79	116.91	213.19	195.99	178.81	168.49	254.46	233.82	213.19	202.87
65	153.39	140.07	126.73	120.06	220.09	200.08	183.42	173.42	263.46	240.10	220.09	206.77
66	164.79	151.86	138.94	132.47	235.87	216.49	197.09	187.40	277.87	255.27	232.63	219.72
67	178.28	162.64	146.99	140.74	250.19	231.42	209.53	200.16	290.85	265.82	243.94	231.42
68	188.54	173.34	158.12	149.01	267.61	243.28	222.00	209.83	307.15	279.79	255.43	243.28
69	199.74	182.11	164.50	158.62	279.05	255.54	232.05	220.30	317.24	290.80	264.36	249.68
70	206.86	189.85	172.87	164.37	289.03	266.36	240.87	229.53	325.87	300.37	272.04	257.86
71	230.78	211.54	192.32	181.33	318.69	291.22	266.49	252.75	357.15	326.93	299.44	282.97
72	250.13	231.50	210.20	199.56	345.92	316.66	287.38	274.07	385.82	353.91	321.97	306.02
73	268.51	245.50	225.04	212.24	365.69	337.57	306.87	291.53	409.17	375.91	342.67	324.76
74	286.62	261.92	237.21	227.32	387.93	355.80	323.69	306.38	432.39	397.81	360.75	343.45
75	298.28	274.59	248.55	236.72	404.79	371.64	336.14	319.56	449.76	411.88	376.38	357.44
76	328.20	301.04	273.88	260.29	436.85	400.64	364.44	346.32	479.86	441.38	400.64	380.27
77	354.22	323.99	295.90	280.79	462.20	425.50	386.61	367.18	505.41	464.36	421.17	401.73
78	379.44	346.26	315.16	300.64	489.33	449.94	408.47	387.73	530.80	487.27	443.71	420.91
79	397.89	364.42	330.91	315.16	508.21	466.82	423.50	401.84	549.57	502.30	456.99	433.36
80	410.53	376.94	343.37	324.70	522.52	479.59	434.81	414.27	561.69	515.03	466.52	444.13
81	424.10	388.14	352.20	336.04	539.10	494.17	449.24	425.88	578.62	530.11	481.60	458.23
82	454.63	416.89	379.16	361.19	578.62	530.11	481.60	458.23	621.77	569.64	517.54	492.36
83	492.36	451.04	409.71	389.95	625.36	573.24	521.12	494.17	670.27	614.57	558.86	531.91
84	533.71	488.78	443.84	422.29	677.47	621.77	564.25	537.28	727.78	666.68	607.38	576.83
85	582.22	533.71	485.18	460.03	738.55	677.47	616.37	585.82	794.27	727.78	661.29	628.95
86	634.34	580.43	528.33	501.36	805.05	738.55	672.07	637.94	864.35	792.47	720.59	684.65
87	691.84	634.34	575.04	546.28	878.73	805.05	731.38	695.44	943.41	864.35	785.28	745.74
88	752.94	690.04	627.15	596.60	957.79	876.92	797.87	758.33	1,027.86	941.61	857.16	814.03
89	821.23	752.94	684.65	650.50	1,044.04	956.00	869.74	826.63	1,119.52	1,026.08	932.64	885.91
90	894.89	821.23	745.74	708.01	1,137.48	1,042.25	947.00	900.29	1,220.16	1,119.52	1,017.10	966.78
91	975.76	894.89	812.24	772.70	1,239.91	1,135.69	1,033.25	981.15	1,331.56	1,220.16	1,108.75	1,053.03
92	1,063.81	973.96	885.91	840.98	1,351.34	1,238.12	1,124.92	1,069.21	1,450.17	1,329.78	1,209.38	1,148.26
93	1,159.05	1,062.01	964.99	918.26	1,471.74	1,349.53	1,227.35	1,166.23	1,581.35	1,450.17	1,317.20	1,252.49
94	1,263.28	1,157.25	1,053.03	1,000.92	1,604.72	1,471.74	1,336.95	1,270.47	1,723.30	1,579.55	1,435.78	1,363.91

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
36 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	149.71	133.94	126.07	118.19	220.60	204.86	189.10	173.34	299.41	275.77	244.24	236.37
25-29	145.50	138.21	123.67	116.39	218.24	203.68	181.86	174.58	298.25	269.15	247.33	232.77
30-34	149.01	135.48	121.92	115.15	223.52	203.20	182.88	176.11	298.02	270.93	243.83	237.05
35-39	150.53	137.98	125.43	119.17	219.52	200.71	181.88	175.62	294.79	269.71	244.61	232.08
40-44	144.28	132.73	121.20	115.42	219.31	201.99	184.67	173.14	288.57	265.48	242.40	230.85
45	141.97	131.05	114.66	109.20	212.93	191.10	174.71	169.27	283.92	256.62	234.78	223.85
46	139.27	128.55	117.84	112.48	208.91	187.48	171.42	166.04	278.52	257.12	235.69	219.62
47	137.02	126.48	115.94	110.68	205.54	189.72	168.63	163.37	279.31	258.23	231.89	221.36
48	134.78	124.41	114.04	108.85	202.18	186.60	165.88	160.69	279.92	254.00	233.26	222.90
49	136.71	121.50	111.38	106.32	197.46	182.26	167.08	156.95	278.45	253.14	232.88	217.70
50	133.89	123.96	109.09	104.14	193.41	178.51	163.64	153.72	277.70	252.92	228.12	218.19
51	131.56	121.81	112.07	107.20	194.92	180.30	160.79	155.92	277.73	253.37	229.03	219.26
52	133.53	119.21	109.69	104.91	195.53	181.22	162.15	152.59	276.60	252.75	228.92	219.37
53	130.14	120.83	111.54	102.25	195.22	181.27	162.68	153.38	269.59	250.99	227.75	213.81
54	132.28	118.60	109.48	104.91	196.15	177.90	164.22	155.10	269.14	246.33	228.09	214.39
55	129.28	120.37	107.00	102.54	196.15	178.31	164.95	156.03	267.47	245.18	222.90	213.97
56	135.52	126.76	113.66	109.29	205.46	187.99	170.50	161.75	275.40	253.55	231.69	218.57
57	139.70	127.01	114.30	110.07	215.89	194.74	177.80	169.32	279.40	258.23	232.83	220.14
58	143.33	131.05	118.76	114.66	221.12	200.65	184.28	176.08	282.56	257.99	237.51	225.22
59	145.77	133.94	118.19	114.24	224.55	204.86	189.10	177.28	283.65	260.01	236.37	224.55
60	144.46	133.06	121.63	114.04	228.09	209.07	190.07	182.47	285.10	262.28	235.69	224.26
61	156.03	144.88	130.01	122.59	245.18	222.90	204.33	193.18	297.19	271.20	248.90	234.04
62	166.12	151.67	137.24	130.00	256.40	234.74	213.05	202.22	306.96	281.67	256.40	241.95
63	171.87	157.84	143.80	136.80	266.58	242.02	220.98	210.46	315.68	291.13	263.07	252.55
64	182.24	168.49	151.30	144.41	278.51	254.46	230.38	220.06	330.08	302.59	275.08	261.33
65	190.08	173.42	156.73	150.07	286.79	263.46	240.10	226.77	336.81	306.80	280.12	266.78
66	206.79	187.40	171.25	161.56	306.96	281.11	258.49	245.57	355.42	326.35	297.26	281.11
67	222.04	203.29	184.53	175.14	328.39	300.23	272.08	259.58	375.29	344.01	312.75	297.10
68	237.21	215.91	197.67	185.50	346.68	319.30	288.90	276.73	395.34	361.89	331.48	313.22
69	246.74	226.18	205.61	196.80	364.24	334.86	302.55	287.86	411.23	375.98	343.67	326.05
70	257.86	238.03	215.36	204.02	376.89	345.71	314.54	300.37	425.05	388.22	354.22	337.21
71	291.22	266.49	241.76	230.78	414.84	381.88	346.16	329.67	467.05	428.58	387.37	368.14
72	319.30	292.70	266.09	252.79	449.69	412.44	375.18	356.57	502.92	463.00	420.42	399.14
73	342.67	314.54	286.42	271.06	478.21	439.84	398.92	378.48	534.46	490.99	444.95	424.51
74	368.15	336.04	306.38	291.56	506.52	464.52	422.51	402.75	565.83	518.88	471.93	447.22
75	385.84	355.07	321.94	305.36	527.88	485.27	440.30	418.99	589.42	539.72	490.00	466.34
76	421.02	387.06	350.85	335.01	570.42	522.87	475.34	452.70	631.51	579.46	525.13	500.24
77	453.57	414.70	377.97	358.53	606.91	557.24	507.56	481.64	667.39	611.23	555.09	529.16
78	483.12	443.71	402.25	383.59	642.77	590.94	537.02	510.08	702.90	644.84	586.79	555.67
79	506.23	462.89	421.53	399.87	667.75	612.60	557.45	529.87	726.85	665.79	606.68	575.17
80	522.52	479.59	434.81	414.27	686.72	630.76	572.89	544.91	744.58	682.99	621.40	589.68
81	539.10	494.17	449.24	425.88	708.01	648.73	591.21	560.65	767.31	704.42	639.72	607.38
82	578.62	530.11	481.60	458.23	761.92	699.02	634.34	603.80	824.82	756.52	688.24	654.10
83	625.36	573.24	521.12	494.17	823.02	754.73	684.65	650.50	891.31	817.64	742.17	706.23
84	677.47	621.77	564.25	537.28	893.11	817.64	743.94	706.23	966.78	885.91	806.85	765.51
85	738.55	677.47	616.37	585.82	972.17	891.31	810.44	770.91	1,054.82	966.78	878.73	833.81
86	805.05	738.55	672.07	637.94	1,060.22	972.17	884.13	839.20	1,150.07	1,053.03	957.79	909.28
87	878.73	805.05	731.38	695.44	1,155.47	1,060.22	963.18	914.67	1,252.49	1,148.26	1,044.04	991.93
88	957.79	876.92	797.87	758.33	1,259.68	1,155.47	1,049.44	997.32	1,365.71	1,252.49	1,137.48	1,081.78
89	1,044.04	956.00	869.74	826.63	1,372.89	1,257.89	1,144.68	1,087.18	1,487.90	1,363.91	1,239.91	1,178.83
90	1,137.48	1,042.25	947.00	900.29	1,496.89	1,372.89	1,247.11	1,184.21	1,622.69	1,487.90	1,351.34	1,284.85
91	1,239.91	1,135.69	1,033.25	981.15	1,631.66	1,495.10	1,360.32	1,292.03	1,768.23	1,620.87	1,473.52	1,399.85
92	1,351.34	1,238.12	1,124.92	1,069.21	1,779.02	1,629.86	1,482.50	1,407.04	1,928.16	1,766.44	1,606.51	1,525.65
93	1,471.74	1,349.53	1,227.35	1,166.23	1,938.95	1,777.22	1,615.47	1,534.62	2,100.69	1,926.36	1,750.26	1,664.01
94	1,604.72	1,471.74	1,336.95	1,270.47	2,113.26	1,937.14	1,761.05	1,672.99	2,289.35	2,098.88	1,908.40	1,813.16

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
48 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	157.58	149.71	133.94	126.07	244.24	228.50	204.86	196.98	330.91	307.28	275.77	267.89
25-29	160.04	145.50	130.94	123.67	247.33	225.51	203.68	196.40	334.62	305.52	276.43	261.87
30-34	162.56	149.01	135.48	128.68	243.83	223.52	203.20	196.41	331.89	304.81	277.70	264.16
35-39	156.82	144.27	131.72	125.43	244.61	225.80	206.98	194.43	332.42	301.05	275.97	263.43
40-44	155.82	144.28	132.73	126.96	242.40	225.06	201.99	190.45	328.95	300.10	271.24	259.70
45	152.89	141.97	125.59	120.12	234.78	212.93	196.56	185.64	316.68	289.39	262.09	251.17
46	149.98	139.27	123.20	117.84	230.31	214.25	192.82	182.11	316.03	289.24	262.46	251.75
47	147.56	137.02	126.48	115.94	231.89	210.80	194.98	184.44	316.19	289.84	263.49	252.96
48	145.13	134.78	124.41	119.21	228.09	212.52	191.80	181.43	316.19	290.29	264.36	254.00
49	146.83	131.62	121.50	116.44	227.83	207.58	187.32	177.20	318.95	288.58	263.26	253.14
50	143.80	128.94	119.03	114.06	223.15	208.28	188.43	178.51	317.37	292.57	262.83	252.92
51	146.18	131.56	121.81	112.07	224.13	204.65	185.16	180.30	316.71	287.49	263.13	248.50
52	143.07	133.53	119.21	114.46	224.13	205.06	185.99	176.45	309.97	286.14	257.53	247.97
53	144.08	134.80	120.83	116.21	223.11	204.52	185.92	176.62	306.77	283.52	255.63	241.69
54	145.96	132.28	123.15	114.04	223.52	205.27	187.01	173.34	305.63	278.25	255.43	241.76
55	147.12	133.74	120.37	115.91	218.44	200.60	182.77	173.87	303.15	276.38	249.64	240.71
56	152.99	139.88	126.76	122.41	231.69	214.21	196.71	183.61	310.37	284.16	257.93	244.81
57	156.63	143.92	131.22	127.01	241.30	224.36	203.20	190.49	313.28	287.86	262.46	249.76
58	163.79	147.43	135.13	126.94	249.79	229.33	208.85	200.65	319.41	290.75	266.19	249.79
59	165.46	149.71	137.87	130.00	260.01	236.37	216.67	204.86	319.10	291.53	263.95	252.14
60	167.25	152.05	140.65	133.06	266.09	243.28	220.47	209.07	319.30	292.70	266.09	254.69
61	178.31	163.46	148.60	141.17	278.61	256.33	234.04	219.18	334.34	308.34	278.61	263.76
62	184.16	169.72	155.29	148.06	288.90	267.24	241.95	231.11	346.68	317.79	288.90	274.46
63	192.92	175.37	161.35	150.83	301.65	277.11	252.55	238.52	357.76	326.21	298.16	280.61
64	202.87	185.67	168.49	158.17	312.90	288.83	261.33	247.56	371.35	340.40	309.45	292.26
65	206.77	190.08	173.42	163.39	323.48	296.79	270.12	256.77	376.83	346.81	313.48	300.12
66	226.18	206.79	190.63	180.94	348.96	319.88	290.80	274.66	403.88	371.58	336.04	319.88
67	243.94	225.17	203.29	193.89	372.16	340.88	309.62	293.98	428.46	390.93	356.52	337.77
68	261.53	240.25	218.96	206.79	395.34	361.89	328.43	313.22	450.07	413.59	377.09	358.84
69	276.11	252.61	232.05	220.30	414.17	378.93	343.67	328.99	469.99	431.79	393.61	373.05
70	289.03	266.36	240.87	229.53	430.72	393.88	359.88	340.05	487.40	447.73	405.22	385.39
71	326.93	299.44	271.98	258.25	472.54	434.09	395.62	373.64	535.73	489.03	445.07	423.09
72	359.23	329.95	300.68	284.71	513.55	470.98	428.42	407.13	577.42	529.53	481.63	457.68
73	388.69	355.46	322.21	306.87	544.70	501.22	455.19	432.18	613.74	562.59	511.44	485.87
74	415.11	380.51	345.92	328.62	578.18	528.76	481.81	457.10	649.83	595.47	541.12	513.94
75	435.56	400.07	364.56	345.60	601.26	551.56	501.84	475.80	677.01	620.19	563.39	534.99
76	486.66	445.91	405.17	384.80	660.94	606.61	550.04	522.87	733.39	672.26	611.14	581.71
77	529.16	483.80	440.61	419.00	712.75	652.27	593.95	563.71	784.02	719.22	654.42	622.03
78	570.21	522.52	474.81	452.00	760.96	698.74	634.48	603.38	833.52	765.10	694.62	659.35
79	600.79	551.54	500.31	476.68	797.76	730.79	663.81	632.30	868.66	795.79	722.90	687.46
80	627.02	574.76	522.52	496.38	826.68	757.64	688.59	653.14	895.73	821.09	746.45	709.11
81	645.11	591.21	537.28	510.36	851.77	779.89	709.81	673.87	921.85	844.60	769.12	729.58
82	693.63	636.12	578.62	549.87	914.67	839.20	761.92	724.20	991.93	909.28	826.63	785.28
83	749.34	686.45	623.55	593.01	988.34	905.68	823.02	781.70	1,071.01	981.15	893.11	848.17
84	812.24	745.74	677.47	643.33	1,072.79	982.96	893.11	848.17	1,162.65	1,065.61	968.57	920.07
85	885.91	812.24	738.55	700.83	1,168.04	1,071.01	973.96	925.45	1,266.88	1,160.86	1,054.82	1,002.72
86	964.99	885.91	805.05	763.72	1,274.06	1,168.04	1,062.01	1,008.11	1,380.09	1,265.08	1,150.07	1,092.57
87	1,053.03	964.99	876.92	833.81	1,389.07	1,272.27	1,157.25	1,099.75	1,504.08	1,380.09	1,254.30	1,191.41
88	1,146.47	1,051.24	956.00	907.48	1,513.07	1,387.28	1,261.48	1,198.59	1,640.65	1,504.08	1,367.50	1,299.23
89	1,250.69	1,146.47	1,042.25	990.14	1,649.63	1,511.26	1,374.70	1,306.41	1,788.00	1,638.85	1,489.71	1,416.03
90	1,362.10	1,248.91	1,135.69	1,078.19	1,798.78	1,647.83	1,498.69	1,423.22	1,947.93	1,786.20	1,624.48	1,541.81
91	1,486.11	1,362.10	1,238.12	1,175.22	1,960.50	1,796.99	1,633.48	1,550.79	2,124.03	1,946.13	1,770.03	1,681.98
92	1,619.09	1,484.31	1,349.53	1,281.24	2,136.62	1,958.72	1,780.81	1,690.97	2,314.53	2,122.23	1,929.96	1,832.92
93	1,764.63	1,617.29	1,471.74	1,398.06	2,328.88	2,134.82	1,940.75	1,843.70	2,522.96	2,312.73	2,102.47	1,998.26
94	1,924.56	1,762.84	1,602.91	1,523.85	2,537.35	2,327.09	2,115.04	2,009.03	2,751.19	2,521.17	2,292.96	2,177.94

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
60 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	189.10	173.34	157.58	149.71	283.65	260.01	236.37	228.50	386.08	354.57	323.03	307.28
25-29	181.86	167.30	152.77	145.50	283.70	261.87	232.77	225.51	378.27	349.17	320.07	298.25
30-34	182.88	169.32	155.79	149.01	284.47	257.39	237.05	223.52	379.30	352.20	318.34	304.81
35-39	181.88	169.35	150.53	144.27	282.25	257.15	232.08	225.80	382.61	351.25	313.61	301.05
40-44	184.67	167.37	150.05	144.28	277.01	253.93	230.85	219.31	375.11	346.26	311.64	300.10
45	174.71	158.35	147.43	136.51	267.54	245.70	223.85	212.93	360.37	333.06	300.31	289.39
46	171.42	160.69	144.61	139.27	262.46	241.04	219.62	208.91	358.89	332.09	299.96	283.89
47	168.63	158.10	142.28	137.02	258.23	237.15	216.07	205.54	358.36	326.74	300.39	284.58
48	171.05	155.51	139.97	134.78	254.00	233.26	212.52	202.18	357.69	326.56	295.46	279.92
49	167.08	151.87	136.71	131.62	248.07	227.83	207.58	197.46	349.33	324.01	293.63	278.45
50	163.64	148.77	133.89	128.94	242.98	223.15	203.32	193.41	347.13	317.37	287.63	272.74
51	165.66	151.05	136.44	131.56	248.50	229.03	204.65	194.92	345.96	316.71	287.49	272.86
52	162.15	152.59	138.31	128.76	247.97	228.92	209.83	195.53	343.37	314.75	286.14	271.84
53	162.68	148.74	134.80	130.14	250.99	227.75	209.15	199.87	339.32	311.42	283.52	269.59
54	164.22	150.53	136.85	127.73	250.89	232.63	209.83	200.71	337.57	310.20	282.81	269.14
55	164.95	151.57	133.74	129.28	254.09	231.81	209.52	200.60	334.34	307.60	276.38	263.01
56	170.50	157.38	144.27	135.52	266.66	244.81	222.95	209.83	345.34	319.12	288.51	275.40
57	177.80	165.10	148.17	143.92	275.15	254.00	232.83	220.14	355.59	325.96	296.33	279.40
58	184.28	171.98	155.62	147.43	286.66	262.09	237.51	225.22	360.37	331.69	298.95	286.66
59	189.10	173.34	157.58	149.71	291.53	267.89	244.24	232.43	366.38	334.86	303.34	287.58
60	193.86	178.68	163.46	155.86	300.31	273.70	250.89	235.69	368.74	338.32	307.90	292.70
61	204.33	189.47	170.88	163.46	312.07	286.05	260.03	248.90	386.35	352.91	323.20	304.63
62	213.05	195.02	176.96	169.72	325.02	299.72	270.84	260.01	400.84	368.35	332.22	317.79
63	220.98	203.44	185.89	175.37	336.72	308.68	280.61	266.58	413.90	378.82	343.73	326.21
64	230.38	213.19	192.55	182.24	350.72	323.21	292.26	278.51	429.81	392.00	357.60	340.40
65	236.77	216.77	196.76	186.75	360.16	330.15	300.12	283.46	440.20	403.51	366.82	346.81
66	261.73	239.09	216.49	206.79	390.95	358.65	326.35	310.20	468.52	429.73	390.95	371.58
67	281.46	256.45	234.57	222.04	419.09	381.54	347.14	331.51	494.15	453.48	412.83	390.93
68	301.05	276.73	249.36	237.21	444.00	407.50	371.01	352.76	520.01	477.44	434.89	413.59
69	317.24	290.80	264.36	249.68	467.05	428.86	390.68	370.11	540.48	496.41	452.36	428.86
70	331.55	303.21	277.70	263.54	487.40	447.73	405.22	385.39	561.06	512.91	467.58	442.07
71	370.90	340.67	310.44	293.97	538.47	491.77	447.81	425.84	609.90	560.45	508.25	483.53
72	407.13	375.18	340.59	321.97	585.41	534.84	486.93	463.00	657.25	604.04	548.16	521.54
73	439.84	401.49	365.69	347.79	623.96	570.27	519.14	493.55	695.57	639.30	580.49	552.37
74	469.46	429.93	390.40	370.63	659.72	605.35	551.00	523.81	733.84	674.54	612.76	580.64
75	492.36	449.76	409.52	388.22	688.85	632.03	575.22	546.83	762.24	698.31	636.77	603.64
76	536.45	491.19	445.91	425.53	744.70	683.58	620.19	590.76	817.13	749.23	681.32	647.36
77	583.16	535.64	485.97	462.20	803.46	736.51	669.55	634.99	872.58	801.31	727.87	691.15
78	626.18	574.35	522.52	495.56	856.34	783.76	713.27	678.01	922.68	845.96	769.25	729.86
79	655.93	600.79	545.63	518.06	886.39	813.51	738.66	701.24	945.50	866.69	787.92	748.52
80	669.93	613.94	557.96	529.98	906.91	832.29	755.78	718.44	968.51	888.26	806.15	766.98
81	690.04	632.54	575.04	546.28	934.42	857.16	778.09	740.37	997.32	914.67	831.99	788.88
82	742.17	681.05	618.16	587.61	1,004.52	920.07	837.38	796.06	1,072.79	982.96	893.11	848.17
83	801.45	734.98	668.48	634.34	1,085.37	993.74	903.88	858.95	1,157.25	1,062.01	964.99	916.46
84	869.74	797.87	725.98	688.24	1,177.02	1,078.19	981.15	932.64	1,256.09	1,151.87	1,047.64	995.54
85	948.81	869.74	790.68	751.13	1,283.05	1,177.02	1,069.21	1,015.29	1,369.31	1,256.09	1,141.08	1,083.58
86	1,033.25	947.00	860.75	817.64	1,398.06	1,281.24	1,166.23	1,106.95	1,493.29	1,369.31	1,243.51	1,182.42
87	1,126.72	1,033.25	939.81	891.31	1,523.85	1,398.06	1,270.47	1,207.58	1,628.08	1,491.50	1,356.73	1,288.44
88	1,229.13	1,126.72	1,024.29	972.17	1,662.21	1,523.85	1,385.48	1,315.39	1,773.62	1,626.26	1,477.12	1,403.45
89	1,338.75	1,227.35	1,115.94	1,060.22	1,811.36	1,660.40	1,509.47	1,433.99	1,933.55	1,771.84	1,611.90	1,531.05
90	1,459.15	1,336.95	1,216.56	1,155.47	1,974.89	1,809.57	1,646.04	1,563.37	2,107.87	1,931.76	1,755.65	1,667.61
91	1,590.33	1,457.35	1,326.16	1,259.68	2,150.98	1,973.09	1,793.39	1,703.55	2,296.56	2,106.08	1,913.80	1,818.56
92	1,734.09	1,588.54	1,444.78	1,372.89	2,345.06	2,149.19	1,955.11	1,856.28	2,503.21	2,294.75	2,086.30	1,982.07
93	1,890.43	1,732.29	1,574.16	1,496.89	2,557.11	2,343.27	2,131.22	2,023.40	2,729.62	2,501.41	2,274.99	2,159.97
94	2,059.35	1,888.63	1,716.13	1,631.66	2,787.13	2,555.32	2,321.70	2,206.70	2,974.01	2,726.02	2,478.04	2,354.05

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
72 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	196.98	181.22	165.46	157.58	307.28	283.65	260.01	244.24	409.71	378.21	338.81	323.03
25-29	196.40	181.86	167.30	152.77	305.52	283.70	254.60	247.33	407.37	370.98	334.62	320.07
30-34	196.41	182.88	162.56	155.79	311.57	284.47	257.39	243.83	406.40	372.54	338.66	318.34
35-39	194.43	181.88	163.08	156.82	307.35	282.25	257.15	244.61	407.68	370.05	338.71	319.88
40-44	196.23	178.90	161.58	155.82	305.87	277.01	253.93	242.40	398.20	369.35	334.73	317.40
45	185.64	169.27	158.35	147.43	294.84	267.54	245.70	229.33	387.67	354.90	322.14	305.76
46	182.11	171.42	155.33	144.61	289.24	262.46	241.04	224.97	380.30	353.52	321.39	305.32
47	184.44	168.63	152.84	142.28	284.58	258.23	237.15	226.62	379.44	347.83	316.19	300.39
48	181.43	165.88	150.33	145.13	279.92	254.00	233.26	222.90	378.40	347.31	316.19	300.64
49	177.20	161.99	146.83	141.75	273.38	248.07	227.83	217.70	369.57	339.20	308.82	293.63
50	173.57	158.70	143.80	138.86	267.79	242.98	223.15	213.24	366.95	337.21	307.47	292.57
51	175.41	160.79	146.18	136.44	272.86	248.50	224.13	214.39	365.45	336.21	306.97	287.49
52	171.68	157.38	143.07	138.31	271.84	247.97	228.92	214.61	362.44	333.82	300.44	286.14
53	171.97	158.04	144.08	134.80	274.21	250.99	227.75	218.45	357.90	325.35	297.48	283.52
54	173.34	159.65	141.41	136.85	278.25	250.89	228.09	218.96	355.80	323.86	296.49	282.81
55	169.41	156.03	142.66	133.74	276.38	254.09	231.81	218.44	352.18	320.97	294.23	276.38
56	179.23	166.12	148.63	144.27	292.90	266.66	244.81	231.69	367.21	336.61	306.02	288.51
57	186.27	173.57	156.63	148.17	304.81	279.40	254.00	241.30	376.76	342.90	313.28	296.33
58	192.47	176.08	159.71	151.51	311.23	286.66	262.09	245.70	384.95	352.18	319.41	303.03
59	196.98	181.22	165.46	157.58	319.10	291.53	267.89	252.14	390.01	358.51	326.98	307.28
60	201.46	186.27	167.25	159.65	326.92	300.31	273.70	258.49	395.34	364.91	330.72	315.51
61	215.46	196.89	178.31	170.88	341.78	312.07	282.34	271.20	416.06	382.64	345.48	330.62
62	227.51	205.85	187.79	180.56	353.91	321.40	292.51	278.07	433.36	397.25	361.12	343.06
63	235.01	217.47	196.41	185.89	361.28	333.21	301.65	287.63	445.47	410.39	371.81	354.26
64	247.56	226.93	206.30	195.99	374.78	343.84	312.90	299.14	464.20	426.37	385.10	367.92
65	256.77	233.43	213.43	203.42	383.49	353.50	320.15	303.47	476.88	436.85	396.85	376.83
66	281.11	258.49	232.63	222.95	416.83	381.27	348.96	329.56	507.29	465.28	423.29	400.65
67	303.36	278.34	250.19	237.70	447.22	409.70	372.16	353.40	534.80	491.00	447.22	425.33
68	322.36	298.02	270.65	255.43	477.44	437.91	398.38	377.09	562.59	516.99	471.37	447.04
69	340.74	314.30	284.93	270.24	502.30	461.16	417.12	396.55	587.48	537.54	487.60	464.11
70	357.04	328.72	297.55	283.37	524.25	478.91	436.39	413.72	606.40	555.40	504.41	478.91
71	401.11	365.39	332.42	315.94	579.68	530.22	483.53	458.81	662.11	607.17	552.22	524.73
72	439.04	401.81	367.21	348.57	630.65	577.42	524.20	497.59	710.47	651.93	593.39	564.11
73	470.54	432.18	393.81	373.36	672.55	616.31	560.04	531.91	751.84	690.45	626.52	595.85
74	504.05	462.06	420.05	397.81	714.09	654.79	595.47	563.36	793.15	726.42	659.72	627.59
75	527.88	485.27	440.30	418.99	745.66	681.74	620.19	589.42	823.79	755.13	686.47	650.97
76	577.20	527.41	479.86	457.22	803.55	737.91	670.00	636.04	880.51	808.07	733.39	697.17
77	626.36	574.51	522.68	496.77	868.25	794.82	723.54	686.83	941.68	863.94	784.02	745.14
78	673.87	617.89	561.90	532.88	924.76	848.03	771.32	731.92	995.26	912.31	829.38	787.92
79	705.17	646.09	586.99	557.45	957.31	876.53	797.76	758.36	1,020.36	935.64	850.95	807.60
80	720.32	660.61	600.88	571.03	979.71	897.59	815.49	776.30	1,043.16	957.31	869.61	826.68
81	742.17	681.05	618.16	587.61	1,009.90	925.45	840.98	799.67	1,076.40	986.55	896.70	851.77
82	797.87	731.38	664.88	632.54	1,085.37	993.74	903.88	858.95	1,155.47	1,060.22	963.18	914.67
83	862.56	790.68	718.80	682.86	1,171.63	1,074.60	975.76	927.25	1,248.91	1,144.68	1,040.47	988.34
84	936.24	857.16	779.89	740.37	1,270.47	1,164.45	1,060.22	1,006.31	1,354.92	1,241.71	1,128.51	1,072.79
85	1,018.89	934.42	849.97	806.85	1,385.48	1,270.47	1,155.47	1,096.16	1,477.12	1,353.12	1,230.95	1,169.84
86	1,112.33	1,018.89	925.45	880.52	1,509.47	1,383.68	1,257.89	1,194.99	1,610.11	1,475.32	1,342.35	1,274.06
87	1,211.17	1,110.54	1,009.90	959.59	1,646.04	1,509.47	1,371.09	1,302.82	1,755.65	1,608.30	1,462.75	1,389.07
88	1,320.79	1,211.17	1,099.75	1,045.84	1,795.19	1,644.23	1,495.10	1,421.42	1,912.00	1,753.87	1,593.93	1,514.86
89	1,439.38	1,318.99	1,198.59	1,139.28	1,955.11	1,793.39	1,629.86	1,548.99	2,084.50	1,912.00	1,737.68	1,649.63
90	1,568.76	1,437.61	1,308.20	1,241.71	2,131.22	1,955.11	1,777.22	1,687.37	2,273.19	2,082.72	1,894.03	1,798.78
91	1,710.73	1,566.96	1,425.00	1,353.12	2,323.50	2,129.42	1,937.14	1,840.10	2,476.24	2,271.38	2,064.73	1,960.50
92	1,863.48	1,708.94	1,552.60	1,475.32	2,533.75	2,321.70	2,111.46	2,005.44	2,699.08	2,474.46	2,249.83	2,136.62
93	2,032.39	1,861.67	1,692.76	1,608.30	2,760.17	2,530.15	2,300.14	2,185.13	2,943.46	2,697.28	2,452.89	2,330.69
94	2,213.87	2,030.59	1,845.50	1,753.87	3,009.96	2,758.37	2,508.60	2,382.80	3,207.61	2,939.86	2,673.91	2,539.14

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
96 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	220.60	204.86	181.22	173.34	346.68	315.16	283.65	275.77	456.99	417.59	378.21	362.44
25-29	218.24	203.68	181.86	174.58	341.90	312.80	283.70	269.15	451.00	414.64	378.27	356.45
30-34	216.76	203.20	182.88	176.11	345.44	311.57	284.47	270.93	453.81	413.18	379.30	358.97
35-39	219.52	200.71	181.88	175.62	338.71	313.61	282.25	269.71	451.59	413.97	376.33	357.51
40-44	213.53	196.23	178.90	173.14	334.73	311.64	282.78	265.48	444.38	409.73	369.35	352.04
45	207.48	191.10	174.71	163.79	327.61	300.31	272.99	256.62	431.35	393.13	354.90	338.53
46	203.54	187.48	171.42	160.69	321.39	294.59	267.82	251.75	423.17	391.02	353.52	337.46
47	200.27	184.44	168.63	158.10	316.19	289.84	263.49	247.70	421.59	384.70	353.10	332.01
48	202.18	181.43	165.88	160.69	311.02	285.10	259.18	243.63	419.87	383.59	347.31	331.76
49	197.46	177.20	161.99	156.95	303.76	278.45	253.14	237.95	415.13	379.70	344.26	329.07
50	193.41	178.51	158.70	153.72	297.55	272.74	247.95	233.08	406.64	371.92	342.18	322.33
51	194.92	175.41	160.79	151.05	302.10	277.73	248.50	238.76	404.42	370.31	336.21	321.59
52	190.75	176.45	162.15	152.59	300.44	276.60	252.75	238.44	400.60	367.21	333.82	319.52
53	190.56	176.62	158.04	153.38	302.11	278.88	250.99	241.69	395.08	362.55	330.01	311.42
54	191.59	173.34	159.65	150.53	305.63	282.81	255.43	241.76	392.30	360.37	328.43	310.20
55	191.69	173.87	156.03	151.57	307.60	280.85	254.09	245.18	387.83	356.63	325.43	307.60
56	201.09	183.61	166.12	157.38	323.49	297.26	271.04	257.93	406.55	371.58	336.61	323.49
57	207.44	190.49	173.57	165.10	338.66	309.02	279.40	266.71	419.10	381.00	347.13	330.19
58	212.93	196.56	180.18	167.90	348.10	319.41	290.75	274.38	425.88	393.13	356.27	339.88
59	220.60	200.91	181.22	173.34	354.57	326.98	295.46	279.71	433.36	397.89	362.44	342.73
60	224.26	205.27	186.27	178.68	361.12	330.72	300.31	285.10	440.96	402.94	364.91	349.73
61	237.75	219.18	196.89	189.47	378.93	345.48	315.76	300.91	460.65	423.50	386.35	364.06
62	249.17	231.11	209.46	198.61	390.01	357.51	325.02	310.57	480.30	440.57	400.84	379.18
63	263.07	238.52	217.47	206.95	403.37	368.29	336.72	319.20	494.57	455.99	413.90	392.85
64	275.08	251.00	230.38	216.63	416.05	381.66	347.30	330.08	515.77	471.07	429.81	409.18
65	283.46	260.12	236.77	226.77	426.85	390.16	356.82	336.81	526.89	483.54	440.20	416.85
66	310.20	284.33	258.49	245.57	462.06	423.29	384.49	365.11	562.21	516.99	468.52	445.89
67	334.64	306.48	278.34	265.82	497.26	453.48	412.83	394.06	594.22	544.18	494.15	469.12
68	358.84	328.43	298.02	285.86	529.15	486.57	440.96	419.67	626.46	574.76	523.07	495.69
69	378.93	346.61	317.24	299.62	558.10	511.10	464.11	440.61	652.10	596.28	543.41	514.04
70	396.73	362.71	331.55	314.54	580.90	532.73	484.57	459.06	671.58	617.74	561.06	532.73
71	445.07	406.60	370.90	351.66	642.87	587.92	535.73	508.25	733.53	673.08	612.64	579.68
72	486.93	447.04	407.13	385.82	699.82	641.29	582.74	553.47	790.29	723.79	657.25	625.31
73	524.25	480.76	437.28	414.27	746.72	682.78	621.40	590.73	836.23	764.61	695.57	662.33
74	558.42	511.48	466.99	442.28	790.68	726.42	659.72	627.59	879.63	807.97	733.84	696.78
75	587.07	537.35	490.00	463.96	826.15	757.51	688.85	653.35	913.74	837.98	762.24	724.35
76	640.57	586.26	531.92	507.03	894.08	819.39	744.70	706.23	977.83	896.35	814.85	774.14
77	695.46	637.15	578.83	550.76	963.29	883.37	803.46	762.43	1,045.36	958.97	870.41	827.22
78	748.52	686.31	624.10	593.01	1,026.35	941.34	854.26	812.79	1,105.15	1,011.84	920.61	874.99
79	782.01	716.99	652.00	618.51	1,061.71	975.04	886.39	841.09	1,132.61	1,038.07	943.52	896.24
80	800.54	733.39	666.20	632.61	1,087.92	996.49	906.91	860.27	1,158.85	1,061.81	966.64	918.13
81	824.82	754.73	686.45	652.30	1,119.52	1,026.08	934.42	887.71	1,194.99	1,094.36	995.54	945.21
82	885.91	812.24	738.55	700.83	1,203.98	1,103.36	1,002.72	954.20	1,283.05	1,177.02	1,069.21	1,017.10
83	956.00	876.92	797.87	756.52	1,301.02	1,191.41	1,083.58	1,029.68	1,387.28	1,270.47	1,155.47	1,097.97
84	1,038.65	952.39	864.35	821.23	1,410.64	1,293.84	1,175.22	1,117.73	1,504.08	1,378.29	1,254.30	1,191.41
85	1,132.11	1,036.85	943.41	894.89	1,538.22	1,410.64	1,281.24	1,218.37	1,640.65	1,502.29	1,365.71	1,297.42
86	1,232.72	1,130.29	1,027.86	975.76	1,676.59	1,536.42	1,398.06	1,327.98	1,788.00	1,638.85	1,489.71	1,414.24
87	1,344.13	1,232.72	1,119.52	1,063.81	1,827.53	1,674.79	1,523.85	1,446.56	1,947.93	1,786.20	1,622.69	1,541.81
88	1,464.53	1,342.35	1,220.16	1,160.86	1,992.86	1,825.73	1,660.40	1,577.75	2,124.03	1,946.13	1,770.03	1,681.98
89	1,597.52	1,464.53	1,331.56	1,265.08	2,170.76	1,991.06	1,809.57	1,719.72	2,314.53	2,122.23	1,928.16	1,832.92
90	1,741.27	1,595.72	1,450.17	1,378.29	2,366.63	2,168.96	1,973.09	1,874.25	2,522.96	2,312.73	2,102.47	1,998.26
91	1,897.61	1,739.48	1,581.35	1,502.29	2,580.47	2,364.83	2,149.19	2,043.18	2,749.38	2,521.17	2,291.16	2,177.94
92	2,068.33	1,895.82	1,723.30	1,637.05	2,812.27	2,576.88	2,343.27	2,226.48	2,997.36	2,747.59	2,497.82	2,373.81
93	2,255.22	2,066.53	1,877.85	1,784.41	3,065.65	2,810.48	2,553.51	2,425.93	3,266.92	2,995.58	2,722.43	2,585.87
94	2,456.49	2,253.41	2,048.56	1,946.13	3,340.59	3,062.07	2,783.52	2,645.15	3,561.62	3,265.12	2,968.62	2,819.47

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
120 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	236.37	212.73	196.98	189.10	370.31	338.81	307.28	291.53	488.51	449.11	401.84	386.08
25-29	232.77	218.24	196.40	189.13	363.71	334.62	305.52	290.98	480.11	443.73	400.09	385.54
30-34	237.05	216.76	196.41	182.88	365.77	338.66	304.81	291.25	480.90	440.25	399.61	379.30
35-39	232.08	213.25	194.43	188.17	363.78	332.42	301.05	288.51	482.96	439.04	401.42	382.61
40-44	230.85	213.53	190.45	184.67	363.57	328.95	300.10	288.57	473.24	438.61	398.20	375.11
45	223.85	202.02	185.64	174.71	349.45	316.68	289.39	272.99	458.65	420.42	382.21	365.82
46	219.62	198.19	182.11	171.42	342.81	310.67	283.89	273.18	455.29	417.79	380.30	358.89
47	216.07	200.27	179.18	168.63	337.28	310.93	279.31	268.78	453.21	416.33	374.17	358.36
48	212.52	196.98	176.25	171.05	331.76	305.84	274.72	264.36	445.78	409.51	373.23	352.49
49	207.58	192.39	172.14	167.08	324.01	298.70	268.33	258.20	440.45	405.01	369.57	349.33
50	208.28	188.43	173.57	163.64	317.37	292.57	262.83	252.92	436.39	401.68	362.02	347.13
51	204.65	190.03	170.54	165.66	321.59	292.36	267.99	253.37	433.68	399.56	360.57	345.96
52	205.06	190.75	171.68	162.15	324.29	295.66	271.84	257.53	429.21	395.81	357.69	338.59
53	204.52	185.92	171.97	162.68	325.35	297.48	269.59	255.63	422.97	390.42	353.25	334.65
54	205.27	187.01	168.78	159.65	328.43	301.05	273.70	260.01	419.67	387.73	351.25	333.00
55	205.06	187.22	169.41	160.49	329.88	303.15	276.38	258.55	414.58	383.37	347.72	329.88
56	214.21	196.71	179.23	170.50	345.34	319.12	288.51	275.40	432.78	397.81	362.84	345.34
57	224.36	203.20	186.27	177.80	359.84	330.19	300.57	283.63	448.73	410.63	372.54	355.59
58	229.33	208.85	192.47	180.18	372.65	339.88	311.23	294.84	458.65	417.69	380.83	360.37
59	232.43	216.67	196.98	185.16	378.21	346.68	315.16	299.41	464.87	425.46	386.08	366.38
60	239.48	220.47	197.67	190.07	387.73	357.32	323.12	307.90	471.37	433.36	391.53	372.54
61	256.33	234.04	211.77	200.60	404.93	371.49	338.05	319.49	494.08	453.21	412.36	390.08
62	267.24	245.57	223.91	213.05	418.90	382.81	350.29	332.22	512.81	469.46	426.13	408.07
63	280.61	256.05	235.01	220.98	431.43	396.35	357.76	340.24	529.66	487.56	441.96	420.91
64	295.72	268.20	244.14	233.82	447.00	409.18	371.35	354.17	550.16	505.45	460.75	436.69
65	303.47	280.12	253.46	240.10	456.86	416.85	380.16	360.16	563.58	516.89	470.20	446.86
66	332.80	303.72	277.87	264.96	494.36	455.59	413.59	390.95	600.99	552.52	500.82	478.21
67	359.65	328.39	300.23	284.59	531.67	487.89	444.10	419.09	634.88	581.70	528.54	503.52
68	383.17	352.76	319.30	304.11	565.63	520.01	471.37	450.07	669.02	614.30	559.55	529.15
69	405.35	373.05	337.80	320.17	596.28	546.34	496.41	472.92	696.16	637.42	581.60	552.24
70	425.05	388.22	354.22	337.21	620.58	569.56	518.57	493.06	719.76	660.25	600.74	569.56
71	475.28	436.83	395.62	376.38	686.83	629.15	574.20	543.98	785.74	719.80	653.87	620.90
72	521.54	478.96	433.72	412.44	747.72	686.52	622.65	593.39	846.16	774.34	705.15	667.89
73	560.04	514.01	467.99	442.40	797.87	731.38	664.88	631.63	892.46	818.31	744.17	708.35
74	597.95	548.52	499.10	474.40	847.50	775.83	706.67	669.60	941.40	862.33	785.74	746.20
75	627.31	575.22	523.14	497.11	885.31	811.94	736.20	700.69	977.63	897.16	814.31	774.07
76	683.58	626.99	570.42	540.99	955.20	875.98	796.75	756.02	1,048.02	959.73	871.46	828.44
77	745.14	682.51	619.87	589.63	1,030.25	943.86	859.62	816.43	1,118.80	1,025.92	933.05	885.54
78	800.34	734.00	667.65	634.48	1,098.92	1,007.70	914.40	868.77	1,181.86	1,082.34	984.88	935.12
79	837.16	766.23	697.30	661.85	1,136.57	1,042.01	947.46	900.19	1,211.41	1,110.95	1,010.50	959.28
80	856.54	783.76	712.86	677.39	1,162.57	1,067.40	970.36	921.85	1,240.96	1,136.46	1,033.82	981.56
81	882.32	808.65	734.98	697.24	1,198.59	1,099.75	999.12	948.81	1,277.65	1,171.63	1,065.61	1,011.71
82	947.00	869.74	790.68	751.13	1,288.44	1,180.62	1,074.60	1,020.69	1,372.89	1,259.68	1,144.68	1,087.18
83	1,024.29	938.04	853.56	810.44	1,392.67	1,275.87	1,159.05	1,101.55	1,484.31	1,360.32	1,236.34	1,175.22
84	1,110.54	1,018.89	925.45	878.73	1,509.47	1,383.68	1,257.89	1,194.99	1,610.11	1,475.32	1,342.35	1,274.06
85	1,211.17	1,110.54	1,008.11	957.79	1,646.04	1,509.47	1,371.09	1,302.82	1,753.87	1,608.30	1,462.75	1,389.07
86	1,318.99	1,209.38	1,099.75	1,044.04	1,793.39	1,644.23	1,495.10	1,419.60	1,912.00	1,753.87	1,593.93	1,514.86
87	1,437.61	1,318.99	1,198.59	1,139.28	1,955.11	1,793.39	1,629.86	1,548.99	2,084.50	1,910.20	1,737.68	1,649.63
88	1,568.76	1,437.61	1,306.41	1,241.71	2,131.22	1,953.32	1,777.22	1,687.37	2,273.19	2,082.72	1,894.03	1,798.78
89	1,708.94	1,566.96	1,425.00	1,353.12	2,323.50	2,129.42	1,937.14	1,840.10	2,476.24	2,269.59	2,064.73	1,960.50
90	1,863.48	1,707.14	1,552.60	1,475.32	2,531.95	2,321.70	2,111.46	2,005.44	2,699.08	2,474.46	2,249.83	2,136.62
91	2,030.59	1,861.67	1,692.76	1,608.30	2,760.17	2,530.15	2,300.14	2,185.13	2,943.46	2,697.28	2,452.89	2,328.88
92	2,213.87	2,028.79	1,843.70	1,752.06	3,009.96	2,758.37	2,506.80	2,382.80	3,207.61	2,939.86	2,673.91	2,539.14
93	2,411.56	2,212.10	2,010.83	1,910.20	3,279.49	3,006.35	2,733.22	2,596.65	3,496.92	3,205.84	2,912.91	2,767.35
94	2,628.98	2,409.74	2,190.52	2,080.91	3,574.21	3,277.71	2,979.40	2,830.24	3,811.41	3,493.35	3,175.28	3,017.14

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
Unlimited

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	267.89	244.24	220.60	212.73	409.71	378.21	346.68	323.03	543.66	496.38	456.99	433.36
25-29	261.87	240.05	218.24	210.97	407.37	378.27	341.90	327.35	538.31	494.65	451.00	429.18
30-34	264.16	243.83	216.76	209.97	413.18	372.54	338.66	325.12	541.86	494.45	453.81	426.72
35-39	263.43	238.35	219.52	206.98	407.68	376.33	338.71	326.15	539.40	495.50	451.59	426.52
40-44	259.70	236.62	213.53	201.99	403.98	369.35	334.73	317.40	530.94	490.55	444.38	421.29
45	251.17	229.33	207.48	196.56	387.67	354.90	327.61	311.23	513.24	469.57	425.88	409.51
46	246.40	224.97	203.54	192.82	380.30	353.52	321.39	305.32	508.87	466.00	423.17	401.73
47	242.42	221.36	200.27	189.72	374.17	347.83	316.19	300.39	505.92	463.76	421.59	400.52
48	238.44	217.72	196.98	191.80	368.03	342.11	311.02	295.46	502.82	461.35	419.87	399.14
49	232.88	212.63	197.46	187.32	364.50	334.13	303.76	288.58	496.13	455.63	410.08	389.82
50	228.12	213.24	193.41	183.48	357.04	327.29	297.55	282.66	490.95	446.30	406.64	386.80
51	229.03	209.52	190.03	185.16	360.57	331.35	297.24	282.63	487.27	448.28	404.42	384.95
52	228.92	209.83	190.75	181.22	362.44	333.82	300.44	286.14	481.66	443.51	400.60	381.51
53	227.75	209.15	190.56	181.27	362.55	334.65	302.11	288.18	474.10	436.91	395.08	376.49
54	228.09	209.83	191.59	182.47	364.91	337.57	305.63	291.95	469.85	433.36	392.30	374.05
55	227.35	209.52	191.69	178.31	370.01	338.81	307.60	289.78	468.09	427.96	387.83	370.01
56	240.43	218.57	201.09	187.99	389.07	358.45	323.49	306.02	485.25	445.89	406.55	384.69
57	249.76	228.58	207.44	198.96	402.15	368.29	334.42	317.49	499.52	457.20	419.10	397.93
58	257.99	237.51	212.93	204.75	417.69	380.83	348.10	327.61	511.89	470.94	425.88	405.41
59	263.95	240.30	220.60	208.80	425.46	390.01	354.57	338.81	520.01	476.68	433.36	409.71
60	269.89	247.09	224.26	212.88	433.36	399.14	361.12	345.92	528.38	482.76	440.96	418.16
61	286.05	260.03	237.75	226.62	453.21	416.06	378.93	360.35	553.51	508.95	460.65	438.36
62	299.72	274.46	249.17	238.35	469.46	429.73	390.01	371.95	574.20	527.25	480.30	455.02
63	315.68	287.63	263.07	249.04	484.05	441.96	403.37	382.33	592.78	543.68	494.57	470.02
64	330.08	302.59	275.08	261.33	498.57	457.32	416.05	395.42	618.92	567.35	515.77	488.26
65	340.15	313.48	283.46	270.12	510.22	466.88	426.85	403.51	633.62	580.24	526.89	500.22
66	371.58	342.50	310.20	294.03	555.75	507.29	462.06	439.43	675.31	617.14	562.21	533.13
67	400.32	369.04	334.64	319.00	594.22	544.18	494.15	472.24	713.06	653.63	594.22	562.95
68	431.83	395.34	358.84	340.59	635.57	580.84	529.15	501.78	751.13	687.27	626.46	593.01
69	455.29	417.12	378.93	358.36	666.80	610.98	555.17	528.74	781.34	716.70	649.16	616.86
70	476.07	436.39	396.73	376.89	697.09	637.57	580.90	549.73	807.60	739.59	671.58	637.57
71	532.98	489.03	442.31	420.33	769.25	706.05	642.87	609.90	879.14	807.70	733.53	695.06
72	582.74	534.84	486.93	463.00	838.18	769.01	697.17	662.56	947.27	867.46	787.63	750.38
73	626.52	575.37	521.69	496.10	892.46	818.31	744.17	708.35	999.88	918.06	833.68	792.75
74	669.60	615.25	558.42	531.22	948.81	869.74	790.68	751.13	1,055.07	966.11	879.63	835.15
75	703.05	643.88	584.69	556.29	989.48	909.00	826.15	783.54	1,093.64	1,003.67	911.35	866.39
76	767.32	701.69	638.32	606.61	1,070.64	980.11	891.83	846.55	1,172.50	1,075.18	977.83	928.05
77	833.70	764.58	695.46	660.92	1,153.36	1,058.33	961.13	913.61	1,252.70	1,149.04	1,043.20	991.36
78	895.73	821.09	746.45	709.11	1,229.55	1,127.95	1,024.29	974.51	1,322.86	1,212.97	1,103.08	1,047.10
79	935.64	858.82	780.02	740.65	1,274.45	1,168.08	1,061.71	1,008.52	1,357.17	1,244.90	1,130.66	1,075.50
80	959.18	878.93	798.69	759.50	1,302.54	1,194.29	1,086.07	1,031.96	1,388.39	1,272.68	1,156.99	1,099.12
81	986.55	905.68	823.02	781.70	1,342.35	1,230.95	1,119.52	1,062.01	1,430.39	1,311.81	1,193.19	1,133.91
82	1,062.01	972.17	884.13	840.98	1,442.98	1,322.59	1,202.19	1,142.88	1,538.22	1,410.64	1,281.24	1,218.37
83	1,146.47	1,051.24	956.00	907.48	1,558.00	1,428.59	1,299.23	1,234.52	1,662.21	1,523.85	1,385.48	1,315.39
84	1,243.51	1,139.28	1,036.85	984.75	1,690.97	1,550.79	1,408.85	1,338.75	1,802.38	1,653.22	1,502.29	1,426.82
85	1,354.92	1,243.51	1,130.29	1,072.79	1,843.70	1,689.16	1,536.42	1,459.15	1,965.90	1,800.59	1,637.05	1,556.19
86	1,477.12	1,354.92	1,230.95	1,169.84	2,009.03	1,841.91	1,674.79	1,590.33	2,142.00	1,964.10	1,784.41	1,696.36
87	1,610.11	1,477.12	1,342.35	1,275.87	2,190.52	2,007.25	1,825.73	1,734.09	2,334.27	2,140.21	1,946.13	1,849.09
88	1,755.65	1,610.11	1,462.75	1,389.07	2,386.40	2,188.73	1,989.26	1,890.43	2,544.53	2,332.49	2,120.43	2,014.43
89	1,913.80	1,753.87	1,593.93	1,514.86	2,602.04	2,384.60	2,168.96	2,059.35	2,774.56	2,542.72	2,310.91	2,195.91
90	2,086.30	1,912.00	1,737.68	1,651.44	2,835.64	2,600.24	2,363.03	2,246.23	3,024.32	2,770.95	2,519.37	2,393.59
91	2,273.19	2,084.50	1,894.03	1,800.59	3,090.83	2,833.84	2,576.88	2,447.49	3,295.68	3,020.72	2,745.80	2,609.23
92	2,478.04	2,271.38	2,064.73	1,962.31	3,369.35	3,089.02	2,808.70	2,668.52	3,592.18	3,292.08	2,993.78	2,844.63
93	2,700.87	2,476.24	2,251.62	2,138.40	3,673.05	3,367.55	3,060.26	2,907.53	3,915.62	3,588.59	3,263.33	3,099.79
94	2,945.25	2,699.08	2,452.89	2,330.69	4,003.68	3,669.45	3,336.99	3,169.88	4,267.84	3,912.03	3,556.23	3,378.34

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
24 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	30.24	28.08	25.92	23.77	47.51	43.20	38.88	36.72	64.80	58.32	54.00	51.84
25-29	35.76	33.38	31.01	28.62	57.22	52.47	47.69	45.31	76.30	69.14	64.38	59.62
30-34	48.37	45.35	42.35	39.31	78.61	69.54	63.49	60.47	102.82	96.77	87.70	81.65
35-39	64.38	57.22	53.64	50.07	96.57	89.42	82.26	78.70	132.33	121.61	110.88	103.72
40-44	75.50	67.55	63.59	59.62	119.21	107.30	99.36	91.40	158.97	147.04	131.15	127.16
45	78.80	74.65	66.36	62.20	124.41	116.11	103.67	99.52	170.03	153.45	140.99	132.69
46	83.64	75.27	66.91	62.73	125.43	117.07	104.54	100.36	171.44	158.90	142.17	137.98
47	83.97	75.58	67.19	67.19	125.95	117.56	104.97	100.77	176.35	159.55	146.96	138.55
48	84.66	76.19	71.97	67.73	131.22	118.54	105.83	101.61	177.80	165.10	148.17	139.70
49	85.70	81.41	72.85	68.55	132.84	119.99	111.41	102.84	184.26	167.12	154.27	145.70
50	90.71	82.07	73.44	69.12	133.91	120.95	112.31	103.67	185.75	172.78	155.51	146.86
51	91.09	82.40	73.73	69.40	134.45	125.79	112.75	108.42	190.83	173.48	160.46	151.78
52	91.80	83.05	78.70	74.33	139.88	126.76	113.66	109.29	196.71	179.23	161.75	157.38
53	92.52	88.12	79.32	74.91	140.99	127.78	118.96	110.16	202.67	185.06	167.43	158.62
54	97.31	88.46	79.63	75.19	145.96	132.69	119.44	115.01	207.90	190.21	172.51	163.66
55	98.08	89.16	80.24	75.78	147.12	133.74	120.37	115.91	213.97	196.15	178.31	169.41
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
36 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	41.04	36.72	34.55	32.39	60.47	56.15	51.84	47.51	82.07	75.59	66.96	64.80
25-29	47.69	45.31	40.54	38.16	71.54	66.78	59.62	57.22	97.76	88.23	81.07	76.30
30-34	66.52	60.47	54.42	51.40	99.78	90.71	81.65	78.61	133.06	120.95	108.85	105.83
35-39	85.85	78.70	71.54	67.94	125.19	114.46	103.72	100.16	168.10	153.79	139.48	132.33
40-44	99.36	91.40	83.45	79.48	151.03	139.08	127.16	119.21	198.71	182.81	166.90	158.97
45	107.83	99.52	87.09	82.93	161.73	145.13	132.69	128.55	215.64	194.92	178.31	170.03
46	108.71	100.36	91.99	87.80	163.08	146.34	133.80	129.61	217.44	200.71	183.99	171.44
47	109.17	100.77	92.37	88.17	163.76	151.16	134.35	130.16	222.53	205.74	184.75	176.35
48	110.07	101.61	93.13	88.91	165.10	152.39	135.48	131.22	228.58	207.44	190.49	182.02
49	115.70	102.84	94.26	89.99	167.12	154.27	141.41	132.84	235.69	214.25	197.11	184.26
50	116.63	108.00	95.04	90.71	168.48	155.51	142.55	133.91	241.90	220.30	198.71	190.07
51	117.09	108.42	99.76	95.42	173.48	160.46	143.11	138.78	247.21	225.52	203.84	195.16
52	122.41	109.29	100.55	96.17	179.23	166.12	148.63	139.88	253.55	231.69	209.83	201.09
53	123.37	114.56	105.74	96.93	185.06	171.84	154.20	145.40	255.54	237.94	215.89	202.67
54	128.27	115.01	106.16	101.74	190.21	172.51	159.24	150.39	260.98	238.85	221.17	207.90
55	129.28	120.37	107.00	102.54	196.15	178.31	164.95	156.03	267.47	245.18	222.90	213.97
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
48 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	43.20	41.04	36.72	34.55	66.96	62.63	56.15	54.00	90.71	84.24	75.59	73.44
25-29	52.47	47.69	42.91	40.54	81.07	73.93	66.78	64.38	109.69	100.16	90.60	85.85
30-34	72.58	66.52	60.47	57.46	108.85	99.78	90.71	87.70	148.17	136.06	123.96	117.94
35-39	89.42	82.26	75.10	71.54	139.48	128.76	118.03	110.88	189.55	171.68	157.38	150.23
40-44	107.30	99.36	91.40	87.43	166.90	154.99	139.08	131.15	226.52	206.66	186.79	178.83
45	116.11	107.83	95.38	91.23	178.31	161.73	149.29	140.99	240.51	219.78	199.06	190.75
46	117.07	108.71	96.17	91.99	179.81	167.25	150.53	142.17	246.71	225.80	204.88	196.54
47	117.56	109.17	100.77	92.37	184.75	167.95	155.36	146.96	251.93	230.92	209.93	201.54
48	118.54	110.07	101.61	97.36	186.27	173.57	156.63	148.17	258.23	237.05	215.89	207.44
49	124.28	111.41	102.84	98.56	192.82	175.70	158.56	149.98	269.97	244.24	222.83	214.25
50	125.27	112.31	103.67	99.36	194.39	181.43	164.15	155.51	276.46	254.87	228.95	220.30
51	130.11	117.09	108.42	99.76	199.51	182.15	164.81	160.46	281.90	255.89	234.19	221.19
52	131.15	122.41	109.29	104.91	205.46	187.99	170.50	161.75	284.16	262.28	236.07	227.32
53	136.60	127.78	114.56	110.16	211.50	193.86	176.25	167.43	290.80	268.78	242.34	229.12
54	141.55	128.27	119.44	110.58	216.76	199.06	181.35	168.09	296.36	269.82	247.71	234.44
55	147.12	133.74	120.37	115.91	218.44	200.60	182.77	173.87	303.15	276.38	249.64	240.71
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
60 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	51.84	47.51	43.20	41.04	77.74	71.27	64.80	62.63	105.83	97.19	88.56	84.24
25-29	59.62	54.83	50.07	47.69	93.00	85.85	76.30	73.93	124.00	114.46	104.91	97.76
30-34	81.65	75.59	69.54	66.52	127.01	114.90	105.83	99.78	169.32	157.24	142.12	136.06
35-39	103.72	96.57	85.85	82.26	160.95	146.64	132.33	128.76	218.17	200.29	178.83	171.68
40-44	127.16	115.26	103.32	99.36	190.75	174.85	158.97	151.03	258.33	238.44	214.61	206.66
45	132.69	120.27	111.95	103.67	203.20	186.60	170.03	161.73	273.70	252.96	228.09	219.78
46	133.80	125.43	112.90	108.71	204.88	188.17	171.44	163.08	280.14	259.26	234.17	221.62
47	134.35	125.95	113.36	109.17	205.74	188.94	172.15	163.76	285.51	260.32	239.34	226.73
48	139.70	127.01	114.30	110.07	207.44	190.49	173.57	165.10	292.10	266.71	241.30	228.58
49	141.41	128.55	115.70	111.41	209.97	192.82	175.70	167.12	295.66	274.26	248.54	235.69
50	142.55	129.59	116.63	112.31	211.67	194.39	177.10	168.48	302.38	276.46	250.54	237.58
51	147.45	134.45	121.43	117.09	221.19	203.84	182.15	173.48	307.91	281.90	255.89	242.87
52	148.63	139.88	126.76	118.03	227.32	209.83	192.35	179.23	314.75	288.51	262.28	249.17
53	154.20	140.99	127.78	123.37	237.94	215.89	198.28	189.47	321.66	295.22	268.78	255.54
54	159.24	145.96	132.69	123.86	243.28	225.59	203.46	194.63	327.33	300.78	274.26	260.98
55	164.95	151.57	133.74	129.28	254.09	231.81	209.52	200.60	334.34	307.60	276.38	263.01
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
72 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	54.00	49.67	45.35	43.20	84.24	77.74	71.27	66.96	112.31	103.67	92.86	88.56
25-29	64.38	59.62	54.83	50.07	100.16	93.00	83.45	81.07	133.53	121.61	109.69	104.91
30-34	87.70	81.65	72.58	69.54	139.08	127.01	114.90	108.85	181.43	166.31	151.19	142.12
35-39	110.88	103.72	93.00	89.42	175.25	160.95	146.64	139.48	232.49	211.01	193.14	182.41
40-44	135.12	123.20	111.28	107.30	210.63	190.75	174.85	166.90	274.20	254.35	230.50	218.57
45	140.99	128.55	120.27	111.95	223.93	203.20	186.60	174.17	294.43	269.55	244.67	232.22
46	142.17	133.80	121.26	112.90	225.80	204.88	188.17	175.62	296.88	275.97	250.89	238.35
47	146.96	134.35	121.76	113.36	226.73	205.74	188.94	180.54	302.30	277.12	251.93	239.34
48	148.17	135.48	122.75	118.54	228.58	207.44	190.49	182.02	309.02	283.63	258.23	245.53
49	149.98	137.13	124.28	119.99	231.39	209.97	192.82	184.26	312.81	287.10	261.39	248.54
50	151.19	138.24	125.27	120.95	233.26	211.67	194.39	185.75	319.66	293.73	267.82	254.87
51	156.13	143.11	130.11	121.43	242.87	221.19	199.51	190.83	325.27	299.24	273.24	255.89
52	157.38	144.27	131.15	126.76	249.17	227.32	209.83	196.71	332.22	306.02	275.40	262.28
53	163.03	149.81	136.60	127.78	259.96	237.94	215.89	207.08	339.26	308.42	281.98	268.78
54	168.09	154.82	137.13	132.69	269.82	243.28	221.17	212.32	345.03	314.06	287.52	274.26
55	169.41	156.03	142.66	133.74	276.38	254.09	231.81	218.44	352.18	320.97	294.23	276.38
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
96 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	60.47	56.15	49.67	47.51	95.04	86.39	77.74	75.59	125.27	114.47	103.67	99.36
25-29	71.54	66.78	59.62	57.22	112.07	102.54	93.00	88.23	147.84	135.92	124.00	116.84
30-34	96.77	90.71	81.65	78.61	154.20	139.08	127.01	120.95	202.60	184.44	169.32	160.25
35-39	125.19	114.46	103.72	100.16	193.14	178.83	160.95	153.79	257.53	236.07	214.61	203.86
40-44	147.04	135.12	123.20	119.21	230.50	214.61	194.74	182.81	306.02	282.16	254.35	242.42
45	157.58	145.13	132.69	124.41	248.81	228.09	207.34	194.92	327.61	298.58	269.55	257.12
46	158.90	146.34	133.80	125.43	250.89	229.98	209.07	196.54	330.34	305.24	275.97	263.43
47	159.55	146.96	134.35	125.95	251.93	230.92	209.93	197.34	335.89	306.52	281.32	264.52
48	165.10	148.17	135.48	131.22	254.00	232.83	211.67	198.96	342.90	313.28	283.63	270.93
49	167.12	149.98	137.13	132.84	257.12	235.69	214.25	201.40	351.38	321.39	291.39	278.52
50	168.48	155.51	138.24	133.91	259.18	237.58	215.98	203.02	354.22	323.99	298.06	280.79
51	173.48	156.13	143.11	134.45	268.89	247.21	221.19	212.51	359.97	329.61	299.24	286.24
52	174.85	161.75	148.63	139.88	275.40	253.55	231.69	218.57	367.21	336.61	306.02	292.90
53	180.64	167.43	149.81	145.40	286.40	264.36	237.94	229.12	374.50	343.67	312.82	295.22
54	185.77	168.09	154.82	145.96	296.36	274.26	247.71	234.44	380.41	349.45	318.48	300.78
55	191.69	173.87	156.03	151.57	307.60	280.85	254.09	245.18	387.83	356.63	325.43	307.60
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
120 x Monthly Maximum

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	64.80	58.32	54.00	51.84	101.51	92.86	84.24	79.92	133.91	123.12	110.16	105.83
25-29	76.30	71.54	64.38	61.99	119.21	109.69	100.16	95.38	157.38	145.45	131.15	126.38
30-34	105.83	96.77	87.70	81.65	163.29	151.19	136.06	130.01	214.67	196.55	178.41	169.32
35-39	132.33	121.61	110.88	107.30	207.45	189.55	171.68	164.52	275.40	250.37	228.92	218.17
40-44	158.97	147.04	131.15	127.16	250.37	226.52	206.66	198.71	325.87	302.03	274.20	258.33
45	170.03	153.45	140.99	132.69	265.40	240.51	219.78	207.34	348.33	319.30	290.29	277.84
46	171.44	154.71	142.17	133.80	267.61	242.53	221.62	213.25	355.42	326.15	296.88	280.14
47	172.15	159.55	142.77	134.35	268.72	247.73	222.53	214.13	361.09	331.69	298.10	285.51
48	173.57	160.86	143.92	139.70	270.93	249.76	224.36	215.89	364.06	334.42	304.81	287.86
49	175.70	162.84	145.70	141.41	274.26	252.82	227.11	218.54	372.82	342.81	312.81	295.66
50	181.43	164.15	151.19	142.55	276.46	254.87	228.95	220.30	380.13	349.89	315.34	302.38
51	182.15	169.14	151.78	147.45	286.24	260.22	238.54	225.52	385.99	355.62	320.93	307.91
52	187.99	174.85	157.38	148.63	297.26	271.04	249.17	236.07	393.45	362.84	327.87	310.37
53	193.86	176.25	163.03	154.20	308.42	281.98	255.54	242.34	400.94	370.11	334.86	317.24
54	199.06	181.35	163.66	154.82	318.48	291.95	265.40	252.14	406.95	375.98	340.59	322.90
55	205.06	187.22	169.41	160.49	329.88	303.15	276.38	258.55	414.58	383.37	347.72	329.88
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
Unlimited

	No BIO				5% Equal BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	73.44	66.96	60.47	58.32	112.31	103.67	95.04	88.56	149.03	136.06	125.27	118.79
25-29	85.85	78.70	71.54	69.14	133.53	124.00	112.07	107.30	176.45	162.15	147.84	140.68
30-34	117.94	108.85	96.77	93.73	184.44	166.31	151.19	145.13	241.90	220.73	202.60	190.49
35-39	150.23	135.92	125.19	118.03	232.49	214.61	193.14	185.99	307.60	282.56	257.53	243.22
40-44	178.83	162.95	147.04	139.08	278.19	254.35	230.50	218.57	365.61	337.80	306.02	290.11
45	190.75	174.17	157.58	149.29	294.43	269.55	248.81	236.37	389.81	356.63	323.45	311.02
46	192.35	175.62	158.90	150.53	296.88	275.97	250.89	238.35	397.25	363.78	330.34	313.61
47	193.14	176.35	159.55	151.16	298.10	277.12	251.93	239.34	403.07	369.49	335.89	319.10
48	194.74	177.80	160.86	156.63	300.57	279.40	254.00	241.30	410.63	376.76	342.90	325.96
49	197.11	179.96	167.12	158.56	308.54	282.81	257.12	244.24	419.94	385.67	347.10	329.95
50	198.71	185.75	168.48	159.83	311.02	285.10	259.18	246.22	427.65	388.77	354.22	336.93
51	203.84	186.49	169.14	164.81	320.93	294.92	264.56	251.54	433.70	399.00	359.97	342.61
52	209.83	192.35	174.85	166.12	332.22	306.02	275.40	262.28	441.54	406.55	367.21	349.73
53	215.89	198.28	180.64	171.84	343.67	317.24	286.40	273.18	449.42	414.17	374.50	356.90
54	221.17	203.46	185.77	176.95	353.86	327.33	296.36	283.09	455.60	420.22	380.41	362.71
55	227.35	209.52	191.69	178.31	370.01	338.81	307.60	289.78	468.09	427.96	387.83	370.01
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company

Form: 7044 et al

Nonforfeiture

Age	Factor
18-24	30%
25-29	30%
30-34	30%
35-39	30%
40-44	30%
45	30%
46	30%
47	30%
48	30%
49	30%
50	30%
51	30%
52	30%
53	30%
54	30%
55	30%
56	30%
57	30%
58	30%
59	30%
60	30%
61	30%
62	30%
63	30%
64	30%
65	30%
66	29%
67	28%
68	27%
69	26%
70	25%
71	24%
72	23%
73	22%
74	21%
75	20%
76	19%
77	18%
78	17%
79	16%
80	15%
81	15%
82	15%
83	15%
84	15%
85	15%
86	15%
87	15%
88	15%
89	15%
90	15%
91	15%
92	15%
93	15%
94	15%

Apply nonforfeiture factors, above, to base rates for calculation of nonforfeiture rider rates.

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 Rev et al

Annual Premiums per $100 Monthly Benefit

Individual
24 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	15.79	14.66	13.54	12.41	26.06	23.69	21.32	20.13	24.87	22.39	20.73	19.90	35.53	31.98	29.61	28.43
25-29	16.92	15.79	14.66	13.54	28.43	26.06	23.69	22.50	26.53	24.05	22.39	20.73	37.90	34.35	31.98	29.61
30-34	18.05	16.92	15.79	14.66	30.79	27.24	24.87	23.69	28.19	26.53	24.05	22.39	40.27	37.90	34.35	31.98
35-39	20.30	18.05	16.92	15.79	31.98	29.61	27.24	26.06	30.68	28.19	25.71	24.05	43.82	40.27	36.72	34.35
40-44	21.43	19.18	18.05	16.92	35.53	31.98	29.61	27.24	33.16	30.68	27.37	26.53	47.38	43.82	39.09	37.90
45	21.43	20.30	18.05	16.92	35.53	33.16	29.61	28.43	34.00	30.68	28.19	26.53	48.56	43.82	40.27	37.90
46	22.56	20.30	18.05	16.92	35.53	33.16	29.61	28.43	34.00	31.51	28.19	27.37	48.56	45.01	40.27	39.09
47	22.56	20.30	18.05	18.05	35.53	33.16	29.61	28.43	34.33	31.05	28.61	26.97	49.74	45.01	41.45	39.09
48	22.56	20.30	19.18	18.05	36.72	33.16	29.61	28.43	34.33	31.88	28.61	26.97	49.74	46.19	41.45	39.09
49	22.56	21.43	19.18	18.05	36.72	33.16	30.79	28.43	34.63	31.41	28.99	27.39	50.93	46.19	42.64	40.27
50	23.69	21.43	19.18	18.05	36.72	33.16	30.79	28.43	34.63	32.22	28.99	27.39	50.93	47.38	42.64	40.27
51	23.69	21.43	19.18	18.05	36.72	34.35	30.79	29.61	35.44	32.22	29.80	28.19	52.11	47.38	43.82	41.45
52	23.69	21.43	20.30	19.18	37.90	34.35	30.79	29.61	36.77	33.50	30.24	29.42	53.30	48.56	43.82	42.64
53	23.69	22.56	20.30	19.18	37.90	34.35	31.98	29.61	37.60	34.33	31.05	29.42	54.48	49.74	45.01	42.64
54	24.82	22.56	20.30	19.18	39.09	35.53	31.98	30.79	38.97	35.66	32.34	30.68	55.67	50.93	46.19	43.82
55	24.82	22.56	20.30	19.18	39.09	35.53	31.98	30.79	39.80	36.48	33.16	31.51	56.85	52.11	47.38	45.01
56	27.07	24.82	22.56	21.43	42.37	38.60	34.83	33.42	42.24	38.68	35.11	33.42	58.67	53.72	48.77	46.42
57	29.33	25.94	23.69	22.56	45.65	41.67	37.69	36.05	44.15	40.38	36.61	34.90	60.47	55.32	50.16	47.82
58	30.46	28.20	25.94	24.82	48.93	44.74	40.54	38.68	46.72	42.69	38.67	36.92	62.29	56.92	51.56	49.23
59	32.71	30.46	27.07	25.94	52.22	47.80	43.39	41.31	49.35	45.06	40.77	38.98	64.09	58.52	52.95	50.62
60	34.97	31.58	29.33	28.20	55.50	50.87	46.25	43.94	52.07	47.50	42.93	41.10	65.91	60.12	54.35	52.03
61	38.35	34.97	31.58	30.46	59.66	54.57	49.72	47.17	56.08	51.15	46.41	44.21	71.00	64.75	58.73	55.96
62	41.74	38.35	34.97	32.71	63.82	58.27	53.19	50.41	60.11	54.81	49.88	47.32	76.08	69.37	63.13	59.90
63	45.12	41.74	37.22	36.10	67.98	61.97	56.66	53.65	64.94	59.20	54.02	51.05	81.17	74.00	67.52	63.82
64	48.50	43.99	40.61	38.35	72.15	65.67	60.12	56.89	69.01	62.90	57.54	54.21	86.26	78.62	71.92	67.76
65	51.89	47.38	42.86	40.61	76.31	69.37	63.60	60.12	73.07	66.60	61.05	57.35	91.35	83.25	76.31	71.68
66	57.53	53.02	48.50	46.25	83.48	76.17	69.58	65.92	79.68	72.83	66.55	62.67	98.37	89.91	82.16	77.37
67	64.30	58.66	53.02	50.76	90.66	82.98	75.55	71.71	85.38	78.23	71.29	67.26	105.40	96.58	88.02	83.04
68	69.94	64.30	58.66	55.27	97.83	89.78	81.53	77.50	92.19	84.66	76.97	72.76	112.43	103.25	93.87	88.73
69	76.70	69.94	63.17	60.91	105.01	96.58	87.51	83.29	97.96	90.13	81.78	77.41	119.46	109.91	99.73	94.40
70	82.34	75.58	68.81	65.42	112.18	103.38	93.49	89.09	104.98	96.76	87.63	83.08	126.48	116.58	105.58	100.09
71	94.75	86.86	78.96	74.45	127.58	116.58	106.69	101.18	120.10	109.95	100.71	95.16	142.97	130.88	119.88	113.29
72	106.03	98.14	89.11	84.60	142.97	130.88	118.78	113.29	135.55	124.34	113.12	107.51	159.48	146.28	133.08	126.48
73	118.44	108.29	99.26	93.62	157.28	145.17	131.98	125.38	151.33	139.04	126.74	120.12	175.97	161.68	147.37	139.68
74	130.85	119.57	108.29	103.78	172.67	158.37	144.08	136.38	167.45	154.05	139.69	133.00	192.47	177.07	160.57	152.88
75	142.13	130.85	118.44	112.80	188.07	172.67	156.17	148.48	183.89	168.40	153.89	146.14	208.96	191.37	174.87	166.08
76	163.56	150.02	136.49	129.72	212.27	194.67	177.07	168.28	205.18	188.73	171.31	162.59	233.16	214.47	194.67	184.77
77	184.99	169.20	154.54	146.64	235.36	216.67	196.87	186.97	226.47	208.08	188.73	180.02	257.35	236.46	214.47	204.56
78	206.42	188.38	171.46	163.56	259.55	238.66	216.67	205.67	247.77	227.44	207.11	196.48	281.55	258.46	235.36	223.27
79	227.86	208.68	189.50	180.48	283.75	260.66	236.46	224.36	270.03	246.80	224.54	212.92	306.85	280.45	255.15	241.96
80	248.16	227.86	207.55	196.27	307.94	282.65	256.26	244.16	291.32	267.12	241.96	230.34	331.05	303.54	274.95	261.75
81	266.21	243.65	221.09	210.94	329.94	302.45	274.95	260.66	311.64	285.51	259.37	246.80	354.14	324.45	294.75	280.45
82	285.38	261.70	238.01	226.73	354.14	324.45	294.75	280.45	334.87	306.80	278.73	265.18	380.53	348.64	316.74	301.35
83	309.07	283.13	257.18	244.78	382.73	350.84	318.94	302.45	361.01	331.00	301.00	286.48	410.23	376.13	342.04	325.54
84	335.02	306.82	278.62	265.08	414.63	380.53	345.34	328.85	391.97	359.06	327.12	310.67	445.42	408.03	371.73	353.04
85	365.47	335.02	304.56	288.77	452.02	414.63	377.24	358.53	427.78	391.97	356.15	338.74	486.11	445.42	404.73	384.93
86	398.18	364.34	331.63	314.71	492.71	452.02	411.33	390.43	465.53	426.81	388.10	368.74	529.01	485.02	441.03	419.03
87	434.28	398.18	360.96	342.91	537.81	492.71	447.62	425.63	508.11	465.53	422.94	401.65	577.40	529.01	480.62	456.42
88	472.63	433.15	393.67	374.50	586.20	536.70	488.31	464.12	553.60	507.14	461.66	438.43	629.09	576.30	524.61	498.22
89	515.50	472.63	429.77	408.34	638.99	585.09	532.30	505.91	602.96	552.63	502.31	477.14	685.18	627.99	570.80	542.21
90	561.74	515.50	468.12	444.43	696.18	637.88	579.60	551.01	657.16	602.96	547.79	520.68	746.77	685.18	622.49	591.69
91	612.50	561.74	509.86	485.04	758.86	695.07	632.39	600.49	717.16	657.16	597.15	567.15	814.96	746.77	678.58	644.48
92	667.78	611.38	556.10	527.90	827.05	757.77	688.47	654.39	781.04	716.19	651.35	618.45	887.54	813.85	740.17	702.78
93	727.56	666.65	605.74	576.41	900.74	825.96	751.17	713.78	851.69	781.04	709.42	674.58	967.82	887.54	806.16	766.57
94	792.98	726.43	661.01	628.30	982.13	900.74	818.25	777.56	928.15	850.73	773.30	734.59	1,054.71	966.73	878.75	834.75

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 Rev et al

Annual Premiums per $100 Monthly Benefit

Individual
36 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	21.43	19.18	18.05	16.92	33.16	30.79	28.43	26.06	31.51	29.02	25.71	24.87	45.01	41.45	36.72	35.53
25-29	22.56	21.43	19.18	18.05	35.53	33.16	29.61	28.43	34.00	30.68	28.19	26.53	48.56	43.82	40.27	37.90
30-34	24.82	22.56	20.30	19.18	39.09	35.53	31.98	30.79	36.48	33.16	29.85	29.02	52.11	47.38	42.64	41.45
35-39	27.07	24.82	22.56	21.43	41.45	37.90	34.35	33.16	38.97	35.66	32.34	30.68	55.67	50.93	46.19	43.82
40-44	28.20	25.94	23.69	22.56	45.01	41.45	37.90	35.53	41.45	38.14	34.82	33.16	59.22	54.48	49.74	47.38
45	29.33	27.07	23.69	22.56	46.19	41.45	37.90	36.72	43.11	38.97	35.66	34.00	61.59	55.67	50.93	48.56
46	29.33	27.07	24.82	23.69	46.19	41.45	37.90	36.72	43.11	39.80	36.48	34.00	61.59	56.85	52.11	48.56
47	29.33	27.07	24.82	23.69	46.19	42.64	37.90	36.72	43.32	40.04	35.96	34.33	62.77	58.04	52.11	49.74
48	29.33	27.07	24.82	23.69	46.19	42.64	37.90	36.72	44.13	40.04	36.77	35.14	63.96	58.04	53.30	50.93
49	30.46	27.07	24.82	23.69	46.19	42.64	39.09	36.72	44.30	40.27	37.04	34.63	65.14	59.22	54.48	50.93
50	30.46	28.20	24.82	23.69	46.19	42.64	39.09	36.72	45.10	41.07	37.04	35.44	66.33	60.40	54.48	52.11
51	30.46	28.20	25.94	24.82	47.38	43.82	39.09	37.90	45.91	41.88	37.86	36.24	67.51	61.59	55.67	53.30
52	31.58	28.20	25.94	24.82	48.56	45.01	40.27	37.90	47.40	43.32	39.23	37.60	68.70	62.77	56.85	54.48
53	31.58	29.33	27.07	24.82	49.74	46.19	41.45	39.09	47.40	44.13	40.04	37.60	68.70	63.96	58.04	54.48
54	32.71	29.33	27.07	25.94	50.93	46.19	42.64	40.27	48.92	44.77	41.45	38.97	69.88	63.96	59.22	55.67
55	32.71	30.46	27.07	25.94	52.11	47.38	43.82	41.45	49.74	45.61	41.45	39.80	71.06	65.14	59.22	56.85
56	34.97	32.71	29.33	28.20	55.57	50.62	46.62	44.26	53.42	49.01	44.43	42.57	74.20	68.07	61.71	59.13
57	37.22	33.84	30.46	29.33	59.02	53.86	49.42	47.07	56.45	51.83	46.87	44.82	77.32	71.00	64.21	61.40
58	39.48	36.10	32.71	31.58	62.47	57.11	52.22	49.88	60.35	55.45	50.03	47.76	80.46	73.93	66.70	63.68
59	41.74	38.35	33.84	32.71	65.92	60.35	55.01	52.69	64.36	59.17	53.28	50.77	83.58	76.85	69.19	65.94
60	42.86	39.48	36.10	33.84	69.37	63.60	57.81	55.50	68.51	63.03	56.63	53.90	86.72	79.78	71.68	68.22
61	47.38	43.99	39.48	37.22	75.38	69.15	62.90	60.12	73.26	67.23	60.65	57.73	92.73	85.10	76.77	73.07
62	51.89	47.38	42.86	40.61	81.40	74.70	67.98	64.75	78.01	71.44	64.67	61.57	98.75	90.42	81.86	77.93
63	55.27	50.76	46.25	43.99	87.41	80.25	73.07	69.37	83.81	76.59	69.55	66.22	104.76	95.73	86.95	82.78
64	59.78	55.27	49.63	47.38	93.42	85.80	78.16	74.00	88.62	80.84	73.62	70.12	110.77	101.06	92.03	87.65
65	64.30	58.66	53.02	50.76	99.43	91.35	83.25	78.62	93.42	85.10	77.70	74.00	116.78	106.37	97.12	92.50
66	72.19	65.42	59.78	56.40	108.81	99.91	91.02	86.21	102.40	93.34	85.21	81.15	126.41	115.24	105.20	100.18
67	80.09	73.32	66.55	63.17	118.17	108.48	98.78	93.80	110.21	100.52	91.74	87.35	136.06	124.09	113.26	107.85
68	87.98	80.09	73.32	68.81	127.54	117.04	106.55	101.40	119.47	109.02	99.50	94.73	145.69	132.96	121.34	115.53
69	94.75	86.86	78.96	75.58	136.91	125.61	114.31	108.99	127.37	116.29	106.11	101.02	155.34	141.81	129.40	123.20
70	102.65	94.75	85.73	81.22	146.28	134.18	122.08	116.58	136.93	125.06	114.11	108.63	164.97	150.68	137.48	130.88
71	119.57	109.42	99.26	94.75	166.08	152.88	138.57	131.98	157.05	144.11	130.26	123.80	186.97	171.57	155.08	147.37
72	135.36	124.08	112.80	107.16	185.87	170.47	155.08	147.37	176.69	162.66	147.70	140.22	207.87	191.37	173.77	164.97
73	151.15	138.74	126.34	119.57	205.67	189.17	171.57	162.77	197.68	181.60	164.58	157.01	229.86	211.16	191.37	182.57
74	168.07	153.41	139.87	133.10	225.46	206.76	188.07	179.27	219.11	200.93	182.76	173.19	251.86	230.96	210.07	199.07
75	183.86	169.20	153.41	145.51	245.26	225.46	204.56	194.67	241.00	220.66	200.34	190.67	273.86	250.75	227.66	216.67
76	209.81	192.89	174.84	166.94	277.15	254.06	230.96	219.96	270.03	247.77	224.54	213.89	306.85	281.55	255.15	243.06
77	236.88	216.58	197.40	187.25	309.05	283.75	258.46	245.26	299.07	273.90	248.74	237.12	339.84	311.25	282.65	269.46
78	262.82	241.39	218.83	208.68	340.94	313.45	284.85	270.55	328.10	301.00	273.90	259.37	372.84	342.04	311.25	294.75
79	289.90	265.08	241.39	228.98	372.84	342.04	311.25	295.85	357.14	327.12	298.09	282.61	405.83	371.73	338.74	321.14
80	315.84	289.90	262.82	250.42	404.73	371.73	337.64	321.14	386.17	354.23	322.29	305.83	438.83	402.53	366.24	347.54
81	338.40	310.20	282.00	267.34	433.32	397.03	361.84	343.14	413.27	379.39	344.55	327.12	469.62	431.12	391.53	371.73
82	363.22	332.76	302.30	287.64	466.32	427.83	388.24	369.53	444.24	407.46	370.68	352.29	504.81	463.02	421.23	400.33
83	392.54	359.83	327.12	310.20	503.71	461.92	419.03	398.13	480.04	440.36	399.72	380.36	545.50	500.41	454.22	432.23
84	425.26	390.29	354.19	337.27	546.61	500.41	455.32	432.23	520.68	477.14	434.56	412.30	591.69	542.21	493.82	468.51
85	463.61	425.26	386.90	367.73	595.00	545.50	496.02	471.82	568.12	520.68	473.27	449.07	645.59	591.69	537.81	510.31
86	505.34	463.61	421.87	400.44	648.88	595.00	541.10	513.61	619.41	567.15	515.86	489.72	703.87	644.48	586.20	556.50
87	551.59	505.34	459.10	436.54	707.18	648.88	589.49	559.80	674.58	618.45	562.31	534.24	766.57	702.78	638.99	607.09
88	601.22	550.46	500.83	476.02	770.97	707.18	642.28	610.39	735.55	674.58	612.64	582.63	835.85	766.57	696.18	662.08
89	655.37	600.10	545.95	518.88	840.25	769.86	700.58	665.38	801.35	734.59	667.80	634.89	910.63	834.75	758.86	721.47
90	714.02	654.24	594.46	565.13	916.14	840.25	763.26	724.77	873.95	801.35	727.81	691.99	993.13	910.63	827.05	786.36
91	778.32	712.90	648.60	615.89	998.62	915.03	832.55	790.76	952.34	872.98	793.62	753.94	1,082.20	992.02	901.84	856.75
92	848.26	777.19	706.13	671.16	1,088.80	997.52	907.34	861.15	1,038.48	951.38	865.23	821.69	1,180.09	1,081.11	983.22	933.74
93	923.83	847.13	770.42	732.07	1,186.69	1,087.71	988.73	939.23	1,131.40	1,037.51	942.66	896.21	1,285.67	1,178.99	1,071.21	1,018.41
94	1,007.30	923.83	839.23	797.50	1,293.36	1,185.58	1,077.80	1,023.92	1,233.01	1,130.41	1,027.83	976.54	1,401.15	1,284.57	1,167.99	1,109.70

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 Rev et al

Annual Premiums per $100 Monthly Benefit

Individual
48 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	22.56	21.43	19.18	18.05	36.72	34.35	30.79	29.61	34.82	32.34	29.02	28.19	49.74	46.19	41.45	40.27
25-29	24.82	22.56	20.30	19.18	40.27	36.72	33.16	31.98	38.14	34.82	31.51	29.85	54.48	49.74	45.01	42.64
30-34	27.07	24.82	22.56	21.43	42.64	39.09	35.53	34.35	40.63	37.31	34.00	32.34	58.04	53.30	48.56	46.19
35-39	28.20	25.94	23.69	22.56	46.19	42.64	39.09	36.72	43.95	39.80	36.48	34.82	62.77	56.85	52.11	49.74
40-44	30.46	28.20	25.94	24.82	49.74	46.19	41.45	39.09	47.26	43.11	38.97	37.31	67.51	61.59	55.67	53.30
45	31.58	29.33	25.94	24.82	50.93	46.19	42.64	40.27	48.09	43.95	39.80	38.14	68.70	62.77	56.85	54.48
46	31.58	29.33	25.94	24.82	50.93	47.38	42.64	40.27	48.92	44.77	40.63	38.97	69.88	63.96	58.04	55.67
47	31.58	29.33	27.07	24.82	52.11	47.38	43.82	41.45	49.03	44.95	40.87	39.23	71.06	65.14	59.22	56.85
48	31.58	29.33	27.07	25.94	52.11	48.56	43.82	41.45	49.85	45.76	41.68	40.04	72.25	66.33	60.40	58.04
49	32.71	29.33	27.07	25.94	53.30	48.56	43.82	41.45	50.74	45.91	41.88	40.27	74.62	67.51	61.59	59.22
50	32.71	29.33	27.07	25.94	53.30	49.74	45.01	42.64	51.55	47.52	42.68	41.07	75.80	69.88	62.77	60.40
51	33.84	30.46	28.20	25.94	54.48	49.74	45.01	43.82	52.35	47.52	43.50	41.07	76.99	69.88	63.96	60.40
52	33.84	31.58	28.20	27.07	55.67	50.93	46.19	43.82	53.12	49.03	44.13	42.49	76.99	71.06	63.96	61.59
53	34.97	32.71	29.33	28.20	56.85	52.11	47.38	45.01	53.94	49.85	44.95	42.49	78.17	72.25	65.14	61.59
54	36.10	32.71	30.46	28.20	58.04	53.30	48.56	45.01	55.55	50.58	46.43	43.95	79.35	72.25	66.33	62.77
55	37.22	33.84	30.46	29.33	58.04	53.30	48.56	46.19	56.38	51.40	46.43	44.77	80.54	73.43	66.33	63.96
56	39.48	36.10	32.71	31.58	62.62	57.44	52.26	49.68	60.37	55.13	49.86	48.00	83.86	76.56	69.25	66.66
57	41.74	38.35	34.97	33.84	67.19	61.58	55.96	53.15	63.63	58.16	52.69	50.64	87.17	79.67	72.17	69.36
58	45.12	40.61	37.22	34.97	71.77	65.72	59.66	56.64	67.87	62.10	56.32	54.05	90.49	82.80	75.09	72.07
59	47.38	42.86	39.48	37.22	76.35	69.86	63.36	60.11	72.23	66.15	60.07	57.57	93.80	85.91	78.01	74.76
60	49.63	45.12	41.74	39.48	80.93	74.00	67.06	63.60	76.73	70.33	63.94	61.21	97.12	89.03	80.93	77.47
61	54.14	49.63	45.12	42.86	87.18	79.78	72.38	68.68	82.03	75.26	68.32	65.40	103.83	95.27	86.48	82.78
62	57.53	53.02	48.50	46.25	93.42	85.56	77.70	73.77	87.32	80.20	72.71	69.61	110.53	101.52	92.03	88.11
63	62.04	56.40	51.89	48.50	99.67	91.35	83.02	78.86	93.79	86.20	78.07	74.74	117.24	107.76	97.58	93.42
64	66.55	60.91	55.27	51.89	105.91	97.12	88.33	83.95	99.15	91.21	82.50	78.99	123.94	114.01	103.13	98.75
65	69.94	64.30	58.66	55.27	112.16	102.91	93.66	89.03	104.52	96.20	86.95	83.25	130.66	120.24	108.68	104.06
66	78.96	72.19	66.55	63.17	123.16	112.90	102.86	97.62	115.30	106.07	95.91	91.66	142.35	130.95	118.41	113.16
67	87.98	81.22	73.32	69.94	134.16	122.90	112.07	106.21	124.79	114.74	103.78	99.04	154.06	141.65	128.12	122.26
68	97.01	89.11	81.22	76.70	145.16	132.89	121.27	114.80	135.92	124.94	113.03	107.72	165.76	152.36	137.84	131.37
69	106.03	97.01	89.11	84.60	156.17	142.88	130.48	123.39	145.52	133.71	120.99	115.18	177.47	163.06	147.55	140.47
70	115.06	106.03	95.88	91.37	167.17	152.88	139.68	131.98	157.01	144.23	130.54	124.15	189.17	173.77	157.28	149.57
71	134.23	122.95	111.67	106.03	189.17	173.77	158.37	149.57	180.15	164.44	149.66	142.27	214.47	195.76	178.17	169.37
72	152.28	139.87	127.46	120.70	212.27	194.67	177.07	168.28	202.86	186.04	169.21	160.80	238.66	218.87	199.07	189.17
73	171.46	156.79	142.13	135.36	234.26	215.56	195.76	185.87	227.00	208.08	189.17	179.71	263.95	241.96	219.96	208.96
74	189.50	173.71	157.92	150.02	257.35	235.36	214.47	203.47	251.65	230.60	209.55	199.02	289.25	265.06	240.86	228.76
75	207.55	190.63	173.71	164.69	279.35	256.26	233.16	221.07	276.80	253.57	230.34	218.73	314.54	288.15	261.75	248.55
76	242.52	222.22	201.91	191.76	321.14	294.75	267.26	254.06	313.57	287.45	261.31	248.74	356.34	326.65	296.95	282.65
77	276.36	252.67	230.11	218.83	362.93	332.14	302.45	287.05	351.33	322.29	293.26	278.73	399.23	366.24	333.25	316.74
78	310.20	284.26	258.31	245.90	403.63	370.64	336.54	320.05	389.07	357.14	324.22	307.76	442.12	405.83	368.44	349.74
79	344.04	315.84	286.51	272.98	445.42	408.03	370.64	353.04	426.81	391.00	355.20	337.78	485.02	444.32	403.63	383.84
80	379.01	347.42	315.84	300.05	487.22	446.52	405.83	384.93	464.56	425.84	387.13	367.77	527.90	483.91	439.92	417.92
81	404.95	371.11	337.27	320.35	521.31	477.31	434.43	412.43	496.50	454.88	414.22	392.94	564.20	516.91	470.71	446.52
82	435.41	399.31	363.22	345.17	559.80	513.61	466.32	443.23	534.24	489.72	445.20	422.94	607.09	556.50	505.91	480.62
83	470.38	430.90	391.42	372.24	604.89	554.30	503.71	478.42	576.83	528.43	481.01	456.82	655.48	600.49	546.61	519.11
84	509.86	468.12	425.26	403.82	656.59	601.60	546.61	519.11	626.19	573.93	521.67	495.53	711.58	652.19	592.80	563.10
85	556.10	509.86	463.61	439.92	714.87	655.48	596.09	566.40	682.32	625.22	568.12	540.04	775.36	710.47	645.59	613.69
86	605.74	556.10	505.34	479.40	779.76	714.87	649.99	616.99	743.28	681.35	619.41	588.43	844.65	774.26	703.87	668.68
87	661.01	605.74	550.46	523.39	850.15	778.66	708.27	673.08	810.07	743.28	675.54	641.67	920.54	844.65	767.66	729.17
88	719.66	659.88	600.10	569.64	926.03	849.05	772.06	733.57	883.63	810.07	736.52	699.74	1,004.12	920.54	836.95	795.16
89	785.09	719.66	654.24	621.53	1,009.62	924.94	841.35	799.56	962.98	882.66	802.34	762.64	1,094.31	1,003.02	911.74	866.64
90	855.02	783.96	712.90	676.80	1,100.91	1,008.52	917.23	871.04	1,049.12	962.01	874.91	830.39	1,192.18	1,093.20	994.22	943.63
91	932.86	855.02	777.19	737.71	1,199.89	1,099.80	999.72	949.13	1,143.97	1,048.16	953.31	905.89	1,299.96	1,191.09	1,083.31	1,029.41
92	1,016.33	931.73	847.13	804.26	1,307.67	1,198.78	1,089.91	1,034.92	1,246.55	1,143.00	1,039.44	987.18	1,416.54	1,298.87	1,181.19	1,121.80
93	1,107.70	1,015.20	923.83	877.58	1,425.34	1,306.56	1,187.78	1,128.39	1,358.82	1,245.59	1,132.35	1,076.22	1,544.12	1,415.45	1,286.77	1,222.98
94	1,208.09	1,106.57	1,006.18	956.54	1,552.92	1,424.25	1,294.47	1,229.58	1,481.74	1,357.86	1,234.95	1,173.01	1,683.80	1,543.03	1,403.34	1,332.96

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 Rev et al

Annual Premiums per $100 Monthly Benefit

Individual
60 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	27.07	24.82	22.56	21.43	42.64	39.09	35.53	34.35	40.63	37.31	34.00	32.34	58.04	53.30	48.56	46.19
25-29	28.20	25.94	23.69	22.56	46.19	42.64	37.90	36.72	43.11	39.80	36.48	34.00	61.59	56.85	52.11	48.56
30-34	30.46	28.20	25.94	24.82	49.74	45.01	41.45	39.09	46.43	43.11	38.97	37.31	66.33	61.59	55.67	53.30
35-39	32.71	30.46	27.07	25.94	53.30	48.56	43.82	42.64	50.58	46.43	41.45	39.80	72.25	66.33	59.22	56.85
40-44	36.10	32.71	29.33	28.20	56.85	52.11	47.38	45.01	53.90	49.74	44.77	43.11	76.99	71.06	63.96	61.59
45	36.10	32.71	30.46	28.20	58.04	53.30	48.56	46.19	54.72	50.58	45.61	43.95	78.17	72.25	65.14	62.77
46	36.10	33.84	30.46	29.33	58.04	53.30	48.56	46.19	55.55	51.40	46.43	43.95	79.35	73.43	66.33	62.77
47	36.10	33.84	30.46	29.33	58.04	53.30	48.56	46.19	55.58	50.67	46.59	44.13	80.54	73.43	67.51	63.96
48	37.22	33.84	30.46	29.33	58.04	53.30	48.56	46.19	56.39	51.48	46.59	44.13	81.72	74.62	67.51	63.96
49	37.22	33.84	30.46	29.33	58.04	53.30	48.56	46.19	55.58	51.55	46.71	44.30	81.72	75.80	68.70	65.14
50	37.22	33.84	30.46	29.33	58.04	53.30	48.56	46.19	56.38	51.55	46.71	44.30	82.91	75.80	68.70	65.14
51	38.35	34.97	31.58	30.46	60.40	55.67	49.74	47.38	57.18	52.35	47.52	45.10	84.09	76.99	69.88	66.33
52	38.35	36.10	32.71	30.46	61.59	56.85	52.11	48.56	58.84	53.94	49.03	46.59	85.28	78.17	71.06	67.51
53	39.48	36.10	32.71	31.58	63.96	58.04	53.30	50.93	59.66	54.75	49.85	47.40	86.46	79.35	72.25	68.70
54	40.61	37.22	33.84	31.58	65.14	60.40	54.48	52.11	61.35	56.38	51.40	48.92	87.65	80.54	73.43	69.88
55	41.74	38.35	33.84	32.71	67.51	61.59	55.67	53.30	62.19	57.21	51.40	48.92	88.83	81.72	73.43	69.88
56	43.99	40.61	37.22	34.97	72.28	65.92	59.80	56.98	67.32	61.89	55.79	53.07	93.50	85.96	77.48	73.71
57	47.38	43.99	39.48	38.35	77.04	70.25	63.92	60.65	71.65	65.84	59.51	56.60	98.16	90.19	81.52	77.54
58	50.76	47.38	42.86	40.61	81.81	74.58	68.05	64.33	77.12	70.83	64.18	61.04	102.83	94.44	85.57	81.37
59	54.14	49.63	45.12	42.86	86.57	78.91	72.18	68.01	82.76	75.97	69.00	65.60	107.49	98.67	89.61	85.20
60	57.53	53.02	48.50	46.25	91.35	83.25	76.31	71.68	88.60	81.29	73.99	70.33	112.16	102.91	93.66	89.03
61	62.04	57.53	51.89	49.63	98.05	89.50	81.86	77.01	94.99	87.14	79.29	75.26	120.24	110.31	100.36	95.27
62	66.55	60.91	55.27	53.02	104.76	95.73	87.41	82.32	101.40	92.99	84.59	80.20	128.34	117.71	107.07	101.52
63	71.06	65.42	59.78	56.40	111.46	101.98	92.96	87.65	109.15	100.09	91.02	86.20	136.43	125.11	113.77	107.76
64	75.58	69.94	63.17	59.78	118.17	108.22	98.51	92.96	115.62	106.01	96.39	91.21	144.53	132.51	120.48	114.01
65	80.09	73.32	66.55	63.17	124.87	114.47	104.06	98.28	122.09	111.92	101.75	96.20	152.62	139.91	127.18	120.24
66	91.37	83.47	75.58	72.19	137.73	126.32	114.71	108.54	134.18	122.91	111.82	105.72	165.65	151.74	138.04	130.51
67	101.52	92.50	84.60	80.09	150.59	138.19	125.34	118.80	144.72	132.49	120.61	114.03	178.68	163.57	148.90	140.77
68	111.67	102.65	92.50	87.98	163.45	150.05	135.99	129.05	157.20	143.83	131.01	123.85	191.70	175.40	159.76	151.04
69	121.82	111.67	101.52	95.88	176.31	161.91	146.63	139.32	167.88	153.53	139.91	132.27	204.73	187.24	170.61	161.30
70	131.98	120.70	110.54	104.90	189.17	173.77	157.28	149.57	180.74	165.23	150.62	142.40	217.76	199.07	181.47	171.57
71	152.28	139.87	127.46	120.70	215.56	196.87	179.27	170.47	205.09	188.47	170.91	162.59	244.16	224.36	203.47	193.56
72	172.58	159.05	144.38	136.49	241.96	221.07	201.27	191.37	230.91	212.21	192.57	183.23	271.66	249.66	226.56	215.56
73	194.02	177.10	161.30	153.41	268.35	245.26	223.27	212.27	257.26	236.46	214.70	204.30	299.15	274.95	249.66	237.56
74	214.32	196.27	178.22	169.20	293.65	269.46	245.26	233.16	284.18	261.22	237.30	224.86	326.65	300.25	272.75	258.46
75	234.62	214.32	195.14	184.99	320.05	293.65	267.26	254.06	311.64	285.51	260.35	246.80	354.14	324.45	295.85	280.45
76	267.34	244.78	222.22	212.06	361.84	332.14	301.35	287.05	349.39	320.35	291.32	276.80	397.03	364.04	331.05	314.54
77	304.56	279.74	253.80	241.39	409.13	375.04	340.94	323.34	391.00	359.06	326.16	309.70	444.32	408.03	370.64	351.94
78	340.66	312.46	284.26	269.59	454.22	415.72	378.33	359.64	430.68	394.87	359.06	340.68	489.42	448.72	408.03	387.13
79	375.62	344.04	312.46	296.66	494.91	454.22	412.43	391.53	464.56	425.84	387.13	367.77	527.90	483.91	439.92	417.92
80	404.95	371.11	337.27	320.35	534.50	490.51	445.42	423.43	502.31	460.69	418.10	397.78	570.80	523.50	475.11	452.02
81	433.15	397.06	360.96	342.91	571.90	524.61	476.22	453.12	537.14	492.63	448.11	424.88	610.39	559.80	509.21	482.82
82	465.86	427.51	388.03	368.86	614.79	563.10	512.51	487.22	577.80	529.40	481.01	456.82	656.59	601.60	546.61	519.11
83	503.09	461.35	419.62	398.18	664.28	608.20	553.21	525.70	623.28	571.99	519.73	493.59	708.27	649.99	590.60	560.90
84	545.95	500.83	455.71	432.02	720.37	659.88	600.49	570.80	676.52	620.38	564.25	536.17	768.77	704.98	641.19	609.29
85	595.58	545.95	496.32	471.50	785.26	720.37	654.39	621.39	737.49	676.52	614.57	583.60	838.05	768.77	698.38	663.19
86	648.60	594.46	540.31	513.24	855.64	784.16	713.78	677.48	804.26	737.49	669.74	636.82	913.94	838.05	761.06	723.67
87	707.26	648.60	589.94	559.49	932.63	855.64	777.56	739.07	876.85	803.29	730.71	693.93	996.42	912.83	830.35	788.56
88	771.55	707.26	642.96	610.25	1,017.32	932.63	847.95	805.05	955.25	875.88	795.56	755.87	1,085.51	995.32	904.04	858.95
89	840.36	770.42	700.49	665.52	1,108.60	1,016.22	923.83	877.64	1,041.38	954.28	868.14	824.59	1,183.38	1,084.40	986.53	937.03
90	915.94	839.23	763.66	725.30	1,208.69	1,107.50	1,007.42	956.83	1,135.26	1,040.41	945.57	898.14	1,290.07	1,182.29	1,074.51	1,020.61
91	998.28	914.81	832.46	790.73	1,316.47	1,207.58	1,097.60	1,042.61	1,236.87	1,134.29	1,030.73	979.44	1,405.54	1,288.97	1,171.29	1,113.00
92	1,088.52	997.15	906.91	861.79	1,435.24	1,315.36	1,196.58	1,136.10	1,348.19	1,235.92	1,123.65	1,067.52	1,532.03	1,404.45	1,276.87	1,213.09
93	1,186.66	1,087.39	988.13	939.62	1,565.02	1,434.14	1,304.36	1,238.37	1,470.13	1,347.22	1,225.27	1,163.33	1,670.60	1,530.92	1,392.35	1,321.96
94	1,292.69	1,185.53	1,077.24	1,024.22	1,705.80	1,563.92	1,420.94	1,350.55	1,601.75	1,468.19	1,334.64	1,267.85	1,820.17	1,668.40	1,516.63	1,440.74

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 Rev et al

Annual Premiums per $100 Monthly Benefit

Individual
72 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	28.20	25.94	23.69	22.56	46.19	42.64	39.09	36.72	43.11	39.80	35.66	34.00	61.59	56.85	50.93	48.56
25-29	30.46	28.20	25.94	23.69	49.74	46.19	41.45	40.27	46.43	42.29	38.14	36.48	66.33	60.40	54.48	52.11
30-34	32.71	30.46	27.07	25.94	54.48	49.74	45.01	42.64	49.74	45.61	41.45	38.97	71.06	65.14	59.22	55.67
35-39	34.97	32.71	29.33	28.20	58.04	53.30	48.56	46.19	53.90	48.92	44.77	42.29	76.99	69.88	63.96	60.40
40-44	38.35	34.97	31.58	30.46	62.77	56.85	52.11	49.74	57.21	53.06	48.09	45.61	81.72	75.80	68.70	65.14
45	38.35	34.97	32.71	30.46	63.96	58.04	53.30	49.74	58.87	53.90	48.92	46.43	84.09	76.99	69.88	66.33
46	38.35	36.10	32.71	30.46	63.96	58.04	53.30	49.74	58.87	54.72	49.74	47.26	84.09	78.17	71.06	67.51
47	39.48	36.10	32.71	30.46	63.96	58.04	53.30	50.93	58.84	53.94	49.03	46.59	85.28	78.17	71.06	67.51
48	39.48	36.10	32.71	31.58	63.96	58.04	53.30	50.93	59.66	54.75	49.85	47.40	86.46	79.35	72.25	68.70
49	39.48	36.10	32.71	31.58	63.96	58.04	53.30	50.93	58.79	53.96	49.12	46.71	86.46	79.35	72.25	68.70
50	39.48	36.10	32.71	31.58	63.96	58.04	53.30	50.93	59.60	54.76	49.94	47.52	87.65	80.54	73.43	69.88
51	40.61	37.22	33.84	31.58	66.33	60.40	54.48	52.11	60.40	55.58	50.74	47.52	88.83	81.72	74.62	69.88
52	40.61	37.22	33.84	32.71	67.51	61.59	56.85	53.30	62.11	57.21	51.48	49.03	90.01	82.91	74.62	71.06
53	41.74	38.35	34.97	32.71	69.88	63.96	58.04	55.67	62.93	57.21	52.31	49.85	91.20	82.91	75.80	72.25
54	42.86	39.48	34.97	33.84	72.25	65.14	59.22	56.85	64.67	58.87	53.90	51.40	92.38	84.09	76.99	73.43
55	42.86	39.48	36.10	33.84	73.43	67.51	61.59	58.04	65.50	59.69	54.72	51.40	93.57	85.28	78.17	73.43
56	46.25	42.86	38.35	37.22	78.63	72.28	65.92	62.15	71.21	65.11	59.51	56.12	98.90	90.42	82.66	77.94
57	49.63	46.25	41.74	39.48	83.83	77.04	70.25	66.27	76.09	69.77	63.61	60.19	104.24	95.56	87.14	82.45
58	53.02	48.50	43.99	41.74	89.03	81.81	74.58	70.39	82.19	75.53	68.72	65.22	109.57	100.71	91.63	86.96
59	56.40	51.89	47.38	45.12	94.23	86.57	78.91	74.50	88.48	81.51	74.00	70.42	114.91	105.85	96.11	91.46
60	59.78	55.27	49.63	47.38	99.43	91.35	83.25	78.62	94.99	87.69	79.47	75.81	120.24	111.00	100.60	95.97
61	65.42	59.78	54.14	51.89	106.14	97.58	88.80	83.95	102.12	94.09	85.31	81.29	129.27	119.09	107.99	102.91
62	71.06	64.30	58.66	56.40	112.85	103.83	94.35	89.26	109.25	100.47	91.16	86.78	138.28	127.18	115.39	109.84
63	75.58	69.94	63.17	59.78	119.56	110.07	99.90	94.58	117.84	108.22	98.24	93.42	147.31	135.28	122.79	116.78
64	81.22	74.45	67.68	64.30	126.26	116.32	105.45	99.90	125.05	114.70	104.16	98.97	156.32	143.37	130.19	123.72
65	86.86	78.96	72.19	68.81	132.97	122.56	111.00	105.22	132.27	121.17	110.07	104.52	165.34	151.47	137.59	130.66
66	98.14	90.24	81.22	77.83	147.07	135.22	122.67	116.29	145.26	133.07	120.87	114.77	179.34	164.28	149.22	141.70
67	109.42	100.39	90.24	85.73	161.17	147.88	134.34	127.36	156.61	143.46	130.30	123.72	193.35	177.11	160.86	152.74
68	119.57	110.54	100.39	94.75	175.27	160.55	146.02	138.43	170.02	155.73	141.44	134.30	207.35	189.92	172.49	163.79
69	130.85	120.70	109.42	103.78	189.37	173.20	157.69	149.51	181.52	166.26	150.99	143.36	221.36	202.75	184.13	174.83
70	142.13	130.85	118.44	112.80	203.47	185.87	169.37	160.57	195.35	178.91	162.49	154.28	235.36	215.56	195.76	185.87
71	164.69	150.02	136.49	129.72	232.06	212.27	193.56	183.67	222.64	204.17	185.69	176.45	265.06	243.06	221.07	210.07
72	186.12	170.33	155.66	147.77	260.66	238.66	216.67	205.67	249.60	229.04	208.48	198.19	293.65	269.46	245.26	233.16
73	207.55	190.63	173.71	164.69	289.25	265.06	240.86	228.76	278.07	255.38	231.74	220.38	323.34	296.95	269.46	256.26
74	230.11	210.94	191.76	181.61	317.85	291.45	265.06	250.75	307.14	281.31	255.48	243.04	353.04	323.34	293.65	279.35
75	251.54	231.24	209.81	199.66	346.44	316.74	288.15	273.86	336.80	308.74	280.67	266.15	382.73	350.84	318.94	302.45
76	287.64	262.82	239.14	227.86	390.43	358.53	325.54	309.05	376.49	345.52	313.57	298.09	427.83	392.63	356.34	338.74
77	327.12	300.05	272.98	259.44	442.12	404.73	368.44	349.74	421.97	387.13	351.33	333.90	479.51	439.92	399.23	379.44
78	366.60	336.14	305.69	289.90	490.51	449.82	409.13	388.24	464.56	425.84	387.13	367.77	527.90	483.91	439.92	417.92
79	403.82	369.98	336.14	319.22	534.50	489.42	445.42	423.43	501.33	459.72	418.10	396.81	569.70	522.41	475.11	450.92
80	435.41	399.31	363.22	345.17	577.40	529.01	480.62	457.52	541.02	496.50	451.01	428.75	614.79	564.20	512.51	487.22
81	465.86	427.51	388.03	368.86	618.09	566.40	514.71	489.42	579.74	531.34	482.95	458.75	658.79	603.80	548.81	521.31
82	500.83	459.10	417.36	397.06	664.28	608.20	553.21	525.70	622.32	571.02	518.76	492.63	707.18	648.88	589.49	559.80
83	541.44	496.32	451.20	428.64	717.07	657.68	597.20	567.50	672.64	616.51	560.38	532.30	764.37	700.58	636.79	604.89
84	587.69	538.06	489.55	464.74	777.56	712.67	648.88	615.89	729.74	668.77	607.79	577.80	829.25	759.97	690.67	656.59
85	639.58	586.56	533.54	506.47	847.95	777.56	707.18	670.88	795.56	728.78	662.96	630.06	904.04	828.16	753.37	715.98
86	698.23	639.58	580.92	552.72	923.83	846.85	769.86	731.37	867.17	794.59	722.97	686.20	985.42	902.94	821.56	779.76
87	760.27	697.10	633.94	602.35	1,007.42	923.83	839.15	797.36	945.57	866.20	787.81	748.13	1,074.51	984.33	895.24	850.15
88	829.08	760.27	690.34	656.50	1,098.71	1,006.32	915.03	869.95	1,029.76	944.60	858.46	815.88	1,170.19	1,073.40	975.53	927.14
89	903.53	827.95	752.38	715.15	1,196.58	1,097.60	997.52	948.03	1,122.68	1,029.76	935.89	888.46	1,275.77	1,170.19	1,063.51	1,009.62
90	984.74	902.40	821.18	779.45	1,304.36	1,196.58	1,087.71	1,032.72	1,224.30	1,121.72	1,020.08	968.79	1,391.25	1,274.67	1,159.19	1,100.91
91	1,073.86	983.62	894.50	849.38	1,422.05	1,303.27	1,185.58	1,126.20	1,333.66	1,223.33	1,112.04	1,055.90	1,515.52	1,390.15	1,263.68	1,199.89
92	1,169.74	1,072.73	974.59	926.09	1,550.72	1,420.94	1,292.27	1,227.38	1,453.68	1,332.70	1,211.72	1,150.75	1,651.90	1,514.43	1,376.95	1,307.67
93	1,275.77	1,168.61	1,062.58	1,009.56	1,689.29	1,548.52	1,407.74	1,337.36	1,585.29	1,452.71	1,321.08	1,255.27	1,801.47	1,650.81	1,501.23	1,426.45
94	1,389.70	1,274.64	1,158.46	1,100.93	1,842.17	1,688.20	1,535.32	1,458.33	1,727.57	1,583.36	1,440.12	1,367.54	1,963.15	1,799.27	1,636.50	1,554.02

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 Rev et al

Annual Premiums per $100 Monthly Benefit

Individual
96 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	31.58	29.33	25.94	24.82	52.11	47.38	42.64	41.45	48.09	43.95	39.80	38.14	68.70	62.77	56.85	54.48
25-29	33.84	31.58	28.20	27.07	55.67	50.93	46.19	43.82	51.40	47.26	43.11	40.63	73.43	67.51	61.59	58.04
30-34	36.10	33.84	30.46	29.33	60.40	54.48	49.74	47.38	55.55	50.58	46.43	43.95	79.35	72.25	66.33	62.77
35-39	39.48	36.10	32.71	31.58	63.96	59.22	53.30	50.93	59.69	54.72	49.74	47.26	85.28	78.17	71.06	67.51
40-44	41.74	38.35	34.97	33.84	68.70	63.96	58.04	54.48	63.84	58.87	53.06	50.58	91.20	84.09	75.80	72.25
45	42.86	39.48	36.10	33.84	71.06	65.14	59.22	55.67	65.50	59.69	53.90	51.40	93.57	85.28	76.99	73.43
46	42.86	39.48	36.10	33.84	71.06	65.14	59.22	55.67	65.50	60.53	54.72	52.24	93.57	86.46	78.17	74.62
47	42.86	39.48	36.10	33.84	71.06	65.14	59.22	55.67	65.38	59.66	54.75	51.48	94.75	86.46	79.35	74.62
48	43.99	39.48	36.10	34.97	71.06	65.14	59.22	55.67	66.19	60.47	54.75	52.31	95.94	87.65	79.35	75.80
49	43.99	39.48	36.10	34.97	71.06	65.14	59.22	55.67	66.04	60.40	54.76	52.35	97.12	88.83	80.54	76.99
50	43.99	40.61	36.10	34.97	71.06	65.14	59.22	55.67	66.04	60.40	55.58	52.35	97.12	88.83	81.72	76.99
51	45.12	40.61	37.22	34.97	73.43	67.51	60.40	58.04	66.85	61.21	55.58	53.15	98.31	90.01	81.72	78.17
52	45.12	41.74	38.35	36.10	74.62	68.70	62.77	59.22	68.65	62.93	57.21	54.75	99.49	91.20	82.91	79.35
53	46.25	42.86	38.35	37.22	76.99	71.06	63.96	61.59	69.46	63.74	58.02	54.75	100.67	92.38	84.09	79.35
54	47.38	42.86	39.48	37.22	79.35	73.43	66.33	62.77	71.30	65.50	59.69	56.38	101.86	93.57	85.28	80.54
55	48.50	43.99	39.48	38.35	81.72	74.62	67.51	65.14	72.14	66.33	60.53	57.21	103.04	94.75	86.46	81.72
56	51.89	47.38	42.86	40.61	87.35	79.82	72.28	69.46	78.67	72.23	65.78	62.39	109.26	100.31	91.37	86.65
57	55.27	50.76	46.25	43.99	92.97	85.01	77.04	73.77	84.30	77.29	70.29	66.86	115.47	105.87	96.27	91.58
58	58.66	54.14	49.63	46.25	98.60	90.21	81.81	78.09	91.27	83.57	75.89	72.38	121.69	111.44	101.18	96.51
59	63.17	57.53	51.89	49.63	104.22	95.39	86.57	82.40	98.49	90.08	81.69	78.11	127.90	117.00	106.09	101.44
60	66.55	60.91	55.27	53.02	109.84	100.60	91.35	86.72	105.95	96.82	87.69	84.04	134.12	122.56	111.00	106.37
61	72.19	66.55	59.78	57.53	117.47	107.53	97.82	92.73	113.62	103.95	94.27	90.07	143.83	131.58	119.32	114.01
62	77.83	72.19	65.42	62.04	125.11	114.47	104.29	98.75	121.29	111.07	100.84	96.09	153.54	140.59	127.64	121.63
63	84.60	76.70	69.94	66.55	132.73	121.41	110.77	104.76	130.60	119.69	108.77	103.42	163.26	149.62	135.97	129.27
64	90.24	82.34	75.58	71.06	140.37	128.34	117.24	110.77	138.37	126.90	115.44	109.52	172.97	158.63	144.29	136.89
65	95.88	87.98	80.09	76.70	147.99	135.28	123.72	116.78	146.14	134.12	122.09	115.62	182.68	167.65	152.62	144.53
66	108.29	99.26	90.24	85.73	163.49	149.57	136.59	129.05	160.60	147.47	134.18	127.15	198.28	182.07	165.65	156.97
67	120.70	110.54	100.39	95.88	178.98	163.88	149.46	141.34	173.24	159.16	144.72	137.23	213.87	196.50	178.68	169.43
68	133.10	121.82	110.54	106.03	194.48	178.17	162.33	153.61	188.16	172.94	157.20	149.13	229.47	210.91	191.70	181.87
69	145.51	133.10	121.82	115.06	209.97	192.47	175.20	165.89	200.95	184.78	167.88	159.34	245.06	225.34	204.73	194.32
70	157.92	144.38	131.98	125.21	225.46	206.76	188.07	178.17	216.35	199.00	180.74	171.61	260.66	239.76	217.76	206.76
71	182.74	166.94	152.28	144.38	257.35	235.36	214.47	203.47	246.67	226.34	206.02	194.93	293.65	269.46	245.26	232.06
72	206.42	189.50	172.58	163.56	289.25	265.06	240.86	228.76	277.65	254.27	230.91	219.69	326.65	299.15	271.66	258.46
73	231.24	212.06	192.89	182.74	321.14	293.65	267.26	254.06	309.29	282.81	257.26	244.98	359.64	328.85	299.15	284.85
74	254.93	233.50	213.19	201.91	351.94	323.34	293.65	279.35	340.63	312.88	284.18	269.83	391.53	359.64	326.65	310.14
75	279.74	256.06	233.50	221.09	383.84	351.94	320.05	303.54	373.58	342.61	311.64	296.16	424.52	389.33	354.14	336.54
76	319.22	292.15	265.08	252.67	434.43	398.13	361.84	343.14	418.10	383.26	348.42	331.00	475.11	435.52	395.93	376.13
77	363.22	332.76	302.30	287.64	490.51	449.82	409.13	388.24	468.42	429.71	390.04	370.68	532.30	488.31	443.23	421.23
78	407.21	373.37	339.53	322.61	544.41	499.31	453.12	431.12	515.86	472.29	429.71	408.43	586.20	536.70	488.31	464.12
79	447.82	410.59	373.37	354.19	592.80	544.41	494.91	469.62	556.50	510.05	463.60	440.36	632.39	579.60	526.81	500.41
80	483.91	443.30	402.70	382.39	641.19	587.29	534.50	507.01	601.02	550.70	501.33	476.17	682.98	625.79	569.70	541.10
81	517.75	473.76	430.90	409.46	685.18	627.99	571.90	543.30	643.60	589.41	536.17	509.08	731.37	669.78	609.29	578.49
82	556.10	509.86	463.61	439.92	736.87	675.28	613.69	584.00	691.02	633.92	575.86	547.79	785.26	720.37	654.39	622.49
83	600.10	550.46	500.83	474.89	796.26	729.17	663.19	630.19	747.16	684.26	622.32	591.34	849.05	777.56	707.18	671.98
84	651.98	597.84	542.57	515.50	863.35	791.86	719.27	684.08	810.07	742.33	675.54	641.67	920.54	843.55	767.66	729.17
85	710.64	650.86	592.20	561.74	941.43	863.35	784.16	745.66	883.63	809.10	735.55	698.77	1,004.12	919.43	835.85	794.06
86	773.81	709.51	645.22	612.50	1,026.12	940.33	855.64	812.76	962.98	882.66	802.34	761.68	1,094.31	1,003.02	911.74	865.55
87	843.74	773.81	702.74	667.78	1,118.50	1,025.01	932.63	885.34	1,049.12	962.01	873.95	830.39	1,192.18	1,093.20	993.13	943.63
88	919.32	842.62	765.91	728.69	1,219.68	1,117.40	1,016.22	965.62	1,143.97	1,048.16	953.31	905.89	1,299.96	1,191.09	1,083.31	1,029.41
89	1,002.79	919.32	835.85	794.11	1,328.56	1,218.58	1,107.50	1,052.51	1,246.55	1,143.00	1,038.48	987.18	1,416.54	1,298.87	1,180.09	1,121.80
90	1,093.03	1,001.66	910.30	865.18	1,448.44	1,327.46	1,207.58	1,147.10	1,358.82	1,245.59	1,132.35	1,076.22	1,544.12	1,415.45	1,286.77	1,222.98
91	1,191.17	1,091.90	992.64	943.01	1,579.31	1,447.34	1,315.36	1,250.48	1,480.77	1,357.86	1,233.98	1,173.01	1,682.69	1,543.03	1,402.25	1,332.96
92	1,298.33	1,190.04	1,081.75	1,027.61	1,721.19	1,577.11	1,434.14	1,362.66	1,614.33	1,479.81	1,345.28	1,278.50	1,834.47	1,681.60	1,528.72	1,452.84
93	1,415.64	1,297.20	1,178.76	1,120.10	1,876.26	1,720.09	1,562.82	1,484.73	1,759.50	1,613.37	1,466.25	1,392.71	1,999.44	1,833.37	1,666.20	1,582.62
94	1,541.98	1,414.51	1,285.92	1,221.62	2,044.53	1,874.06	1,703.60	1,618.91	1,918.23	1,758.54	1,598.85	1,518.52	2,179.80	1,998.34	1,816.87	1,725.59

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 Rev et al

Annual Premiums per $100 Monthly Benefit

Individual
120 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	33.84	30.46	28.20	27.07	55.67	50.93	46.19	43.82	51.40	47.26	42.29	40.63	73.43	67.51	60.40	58.04
25-29	36.10	33.84	30.46	29.33	59.22	54.48	49.74	47.38	54.72	50.58	45.61	43.95	78.17	72.25	65.14	62.77
30-34	39.48	36.10	32.71	30.46	63.96	59.22	53.30	50.93	58.87	53.90	48.92	46.43	84.09	76.99	69.88	66.33
35-39	41.74	38.35	34.97	33.84	68.70	62.77	56.85	54.48	63.84	58.04	53.06	50.58	91.20	82.91	75.80	72.25
40-44	45.12	41.74	37.22	36.10	74.62	67.51	61.59	59.22	67.98	63.01	57.21	53.90	97.12	90.01	81.72	76.99
45	46.25	41.74	38.35	36.10	75.80	68.70	62.77	59.22	69.64	63.84	58.04	55.55	99.49	91.20	82.91	79.35
46	46.25	41.74	38.35	36.10	75.80	68.70	62.77	60.40	70.48	64.67	58.87	55.55	100.67	92.38	84.09	79.35
47	46.25	42.86	38.35	36.10	75.80	69.88	62.77	60.40	70.29	64.57	58.02	55.58	101.86	93.57	84.09	80.54
48	46.25	42.86	38.35	37.22	75.80	69.88	62.77	60.40	70.29	64.57	58.84	55.58	101.86	93.57	85.28	80.54
49	46.25	42.86	38.35	37.22	75.80	69.88	62.77	60.40	70.07	64.43	58.79	55.58	103.04	94.75	86.46	81.72
50	47.38	42.86	39.48	37.22	75.80	69.88	62.77	60.40	70.87	65.23	58.79	56.38	104.23	95.94	86.46	82.91
51	47.38	43.99	39.48	38.35	78.17	71.06	65.14	61.59	71.68	66.04	59.60	57.18	105.41	97.12	87.65	84.09
52	48.50	45.12	40.61	38.35	80.54	73.43	67.51	63.96	73.56	67.83	61.30	58.02	106.60	98.31	88.83	84.09
53	49.63	45.12	41.74	39.48	82.91	75.80	68.70	65.14	74.37	68.65	62.11	58.84	107.78	99.49	90.01	85.28
54	50.76	46.25	41.74	39.48	85.28	78.17	71.06	67.51	76.28	70.48	63.84	60.53	108.96	100.67	91.20	86.46
55	51.89	47.38	42.86	40.61	87.65	80.54	73.43	68.70	77.11	71.30	64.67	61.35	110.15	101.86	92.38	87.65
56	55.27	50.76	46.25	43.99	93.70	86.17	78.41	73.69	84.09	77.65	70.36	66.80	116.79	107.85	97.73	92.78
57	59.78	54.14	49.63	47.38	99.76	91.80	83.37	78.68	90.10	83.10	75.24	71.47	123.44	113.84	103.07	97.91
58	63.17	57.53	53.02	49.63	105.82	97.43	88.34	83.68	97.56	89.87	81.31	77.28	130.08	119.83	108.41	103.04
59	66.55	62.04	56.40	53.02	111.88	103.05	93.31	88.66	105.28	96.88	87.59	83.29	136.72	125.82	113.75	108.18
60	71.06	65.42	58.66	56.40	117.93	108.68	98.28	93.66	113.26	104.13	94.09	89.52	143.37	131.81	119.09	113.31
61	77.83	71.06	64.30	60.91	126.03	115.86	104.98	99.90	121.49	111.63	101.02	96.09	153.78	141.29	127.88	121.63
62	83.47	76.70	69.94	66.55	134.12	123.02	111.69	106.14	129.70	119.11	107.97	102.67	164.18	150.77	136.67	129.96
63	90.24	82.34	75.58	71.06	142.22	130.19	118.39	112.38	139.67	128.21	116.36	110.62	174.59	160.25	145.46	138.28
64	97.01	87.98	80.09	76.70	150.31	137.36	125.11	118.63	147.99	135.79	123.39	117.29	184.99	169.73	154.24	146.61
65	102.65	94.75	85.73	81.22	158.41	144.53	131.81	124.87	156.32	143.37	130.42	123.94	195.40	179.22	163.03	154.93
66	116.18	106.03	97.01	92.50	174.90	159.84	145.70	138.17	171.87	157.65	143.41	136.21	212.19	194.63	177.05	168.16
67	129.72	118.44	108.29	102.65	191.39	175.14	159.59	151.47	185.48	170.12	154.77	146.92	228.98	210.03	191.08	181.38
68	142.13	130.85	118.44	112.80	207.88	190.45	173.49	164.77	201.53	184.87	168.18	159.58	245.77	225.44	205.10	194.61
69	155.66	143.26	129.72	122.95	224.37	205.76	187.37	178.07	215.30	197.50	179.69	170.43	262.56	240.85	219.14	207.83
70	169.20	154.54	141.00	134.23	240.86	221.07	201.27	191.37	231.86	212.70	193.52	183.48	279.35	256.26	233.16	221.07
71	195.14	179.35	162.43	154.54	274.95	251.86	229.86	217.76	264.21	242.05	219.87	208.78	314.54	288.15	261.75	248.55
72	221.09	203.04	183.86	174.84	309.05	283.75	257.35	245.26	297.27	272.04	247.73	234.65	349.74	320.05	291.45	276.06
73	247.03	226.73	206.42	195.14	343.14	314.54	285.95	271.66	330.10	302.66	275.24	262.00	383.84	351.94	320.05	304.65
74	272.98	250.42	227.86	216.58	377.24	345.34	314.54	298.05	364.56	333.93	304.27	288.96	419.03	383.84	349.74	332.14
75	298.92	274.10	249.29	236.88	411.33	377.24	342.04	325.54	399.72	366.81	332.93	316.48	454.22	416.83	378.33	359.64
76	340.66	312.46	284.26	269.59	464.12	425.63	387.13	367.33	448.11	410.36	372.61	354.23	509.21	466.32	423.43	402.53
77	389.16	356.45	323.74	307.94	524.61	480.62	437.72	415.72	501.33	459.72	418.10	396.81	569.70	522.41	475.11	450.92
78	435.41	399.31	363.22	345.17	582.89	534.50	485.02	460.82	551.66	505.21	459.72	436.49	626.89	574.10	522.41	496.02
79	479.40	438.79	399.31	379.01	634.59	581.80	529.01	502.61	595.21	545.85	496.50	471.33	676.38	620.29	564.20	535.61
80	517.75	473.76	430.90	409.46	685.18	629.09	571.90	543.30	643.60	589.41	536.17	509.08	731.37	669.78	609.29	578.49
81	553.85	507.60	461.35	437.66	733.57	673.08	611.49	580.69	688.13	631.03	573.93	544.89	781.96	717.07	652.19	619.19
82	594.46	545.95	496.32	471.50	788.56	722.57	657.68	624.69	739.42	678.45	616.51	585.53	840.25	770.97	700.58	665.38
83	642.96	588.82	535.80	508.73	852.35	780.86	709.38	674.18	799.42	732.65	665.86	632.95	908.43	832.55	756.66	719.27
84	697.10	639.58	580.92	551.59	923.83	846.85	769.86	731.37	867.17	794.59	722.97	686.20	985.42	902.94	821.56	779.76
85	760.27	697.10	632.81	601.22	1,007.42	923.83	839.15	797.36	944.60	866.20	787.81	748.13	1,073.40	984.33	895.24	850.15
86	827.95	759.14	690.34	655.37	1,097.60	1,006.32	915.03	868.84	1,029.76	944.60	858.46	815.88	1,170.19	1,073.40	975.53	927.14
87	902.40	827.95	752.38	715.15	1,196.58	1,097.60	997.52	948.03	1,122.68	1,028.80	935.89	888.46	1,275.77	1,169.09	1,063.51	1,009.62
88	984.74	902.40	820.06	779.45	1,304.36	1,195.49	1,087.71	1,032.72	1,224.30	1,121.72	1,020.08	968.79	1,391.25	1,274.67	1,159.19	1,100.91
89	1,072.73	983.62	894.50	849.38	1,422.05	1,303.27	1,185.58	1,126.20	1,333.66	1,222.37	1,112.04	1,055.90	1,515.52	1,389.05	1,263.68	1,199.89
90	1,169.74	1,071.60	974.59	926.09	1,549.62	1,420.94	1,292.27	1,227.38	1,453.68	1,332.70	1,211.72	1,150.75	1,651.90	1,514.43	1,376.95	1,307.67
91	1,274.64	1,168.61	1,062.58	1,009.56	1,689.29	1,548.52	1,407.74	1,337.36	1,585.29	1,452.71	1,321.08	1,254.30	1,801.47	1,650.81	1,501.23	1,425.34
92	1,389.70	1,273.51	1,157.33	1,099.80	1,842.17	1,688.20	1,534.23	1,458.33	1,727.57	1,583.36	1,440.12	1,367.54	1,963.15	1,799.27	1,636.50	1,554.02
93	1,513.78	1,388.57	1,262.23	1,199.06	2,007.14	1,839.97	1,672.80	1,589.22	1,883.39	1,726.60	1,568.84	1,490.45	2,140.21	1,962.04	1,782.78	1,693.69
94	1,650.26	1,512.65	1,375.03	1,306.22	2,187.51	2,006.04	1,823.47	1,732.19	2,052.76	1,881.45	1,710.15	1,624.99	2,332.68	2,138.01	1,943.35	1,846.57

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 Rev et al

Annual Premiums per $100 Monthly Benefit

Individual
Unlimited

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	38.35	34.97	31.58	30.46	63.06	58.20	53.35	49.72	58.58	53.48	49.24	46.69	83.68	76.40	70.33	66.70
25-29	40.61	37.22	33.84	32.71	67.91	63.06	57.00	54.57	62.82	57.72	52.63	50.08	89.73	82.46	75.18	71.55
30-34	43.99	40.61	36.10	34.97	73.97	66.70	60.63	58.20	67.91	61.97	56.87	53.48	97.01	88.53	81.25	76.40
35-39	47.38	42.86	39.48	37.22	78.82	72.76	65.48	63.06	73.00	67.06	61.12	57.72	104.28	95.80	87.31	82.46
40-44	50.76	46.25	41.74	39.48	84.88	77.61	70.33	66.70	78.09	72.16	65.37	61.97	111.56	103.08	93.38	88.53
45	51.89	47.38	42.86	40.61	86.10	78.82	72.76	69.12	79.79	73.00	66.21	63.66	113.98	104.28	94.58	90.95
46	51.89	47.38	42.86	40.61	86.10	80.03	72.76	69.12	80.64	73.85	67.06	63.66	115.20	105.50	95.80	90.95
47	51.89	47.38	42.86	40.61	86.10	80.03	72.76	69.12	80.32	73.62	66.94	63.59	116.41	106.71	97.01	92.16
48	51.89	47.38	42.86	41.74	86.10	80.03	72.76	69.12	81.16	74.47	67.78	64.43	117.63	107.93	98.23	93.38
49	51.89	47.38	43.99	41.74	87.31	80.03	72.76	69.12	80.81	74.21	66.79	63.50	118.83	109.13	98.23	93.38
50	51.89	48.50	43.99	41.74	87.31	80.03	72.76	69.12	81.63	74.21	67.61	64.32	120.05	109.13	99.43	94.58
51	53.02	48.50	43.99	42.86	89.73	82.46	73.97	70.33	82.46	75.86	68.45	65.14	121.26	111.56	100.65	95.80
52	54.14	49.63	45.12	42.86	92.16	84.88	76.40	72.76	84.51	77.82	70.29	66.94	122.48	112.78	101.86	97.01
53	55.27	50.76	46.25	43.99	94.58	87.31	78.82	75.18	85.34	78.64	71.12	67.78	123.69	113.98	103.08	98.23
54	56.40	51.89	47.38	45.12	97.01	89.73	81.25	77.61	87.43	80.64	73.00	69.61	124.90	115.20	104.28	99.43
55	57.53	53.02	48.50	45.12	100.65	92.16	83.68	78.82	89.13	81.49	73.85	70.45	127.33	116.41	105.50	100.65
56	62.04	56.40	51.89	48.50	108.16	99.20	89.98	85.13	97.62	89.24	81.02	77.18	135.57	123.93	112.53	107.19
57	66.55	60.91	55.27	53.02	115.69	106.22	96.29	91.44	104.99	95.96	87.28	83.03	143.82	131.45	119.57	113.75
58	71.06	65.42	58.66	56.40	123.20	113.26	102.59	97.74	114.05	104.23	94.94	90.22	152.07	138.97	126.60	120.29
59	75.58	68.81	63.17	59.78	130.72	120.29	108.90	104.05	123.44	112.79	102.90	97.67	160.31	146.48	133.63	126.84
60	80.09	73.32	66.55	63.17	138.24	127.33	115.20	110.35	133.16	121.67	111.12	105.38	168.56	154.01	140.66	133.39
61	86.86	78.96	72.19	68.81	146.83	135.02	122.48	116.94	142.08	129.89	118.46	112.37	179.85	164.42	149.96	142.24
62	93.62	85.73	77.83	74.45	155.43	142.73	129.77	123.54	151.01	138.12	125.81	119.36	191.15	174.84	159.25	151.10
63	101.52	92.50	84.60	80.09	164.02	150.42	137.04	130.13	161.96	148.20	134.84	127.96	202.44	185.25	168.55	159.95
64	108.29	99.26	90.24	85.73	172.62	158.12	144.33	136.72	170.99	156.54	142.27	135.04	213.74	195.67	177.84	168.81
65	115.06	106.03	95.88	91.37	181.21	165.82	151.60	143.31	180.03	164.87	149.71	142.13	225.04	206.09	187.14	177.66
66	129.72	119.57	108.29	102.65	197.69	180.87	165.22	156.23	195.30	178.86	162.41	154.19	241.11	220.81	200.50	190.35
67	144.38	133.10	120.70	115.06	214.17	195.93	178.83	169.14	208.32	190.78	173.24	164.46	257.18	235.53	213.87	203.04
68	160.18	146.64	133.10	126.34	230.65	210.99	192.45	182.06	224.08	205.21	186.33	176.90	273.26	250.25	227.24	215.73
69	174.84	160.18	145.51	137.62	247.13	226.05	206.06	194.97	237.25	217.28	197.30	187.30	289.33	264.97	240.60	228.42
70	189.50	173.71	157.92	150.02	263.61	241.11	219.68	207.89	253.48	232.14	210.79	200.12	305.41	279.69	253.97	241.11
71	218.83	200.78	181.61	172.58	300.05	275.40	250.75	237.90	288.05	264.64	240.34	227.73	342.91	315.05	286.12	271.11
72	247.03	226.73	206.42	196.27	337.55	309.69	280.76	266.83	324.27	296.95	269.61	256.87	381.49	349.34	317.19	302.19
73	276.36	253.80	230.11	218.83	373.99	342.91	311.84	296.83	360.34	330.84	300.43	285.69	419.00	384.70	349.34	332.20
74	305.69	280.87	254.93	242.52	411.49	377.20	342.91	325.77	398.09	364.52	331.89	315.12	457.57	419.00	381.49	362.20
75	335.02	306.82	278.62	265.08	447.93	411.49	373.99	354.70	435.67	399.83	363.06	345.15	495.08	454.36	412.57	392.21
76	382.39	349.68	318.10	302.30	506.87	464.00	422.21	400.78	488.48	447.93	407.38	386.63	555.09	509.01	462.93	439.36
77	435.41	399.31	363.22	345.17	572.23	525.08	476.86	453.29	546.94	501.68	455.48	432.84	621.53	570.09	517.58	491.86
78	487.30	446.69	406.08	385.78	635.46	582.95	529.37	503.65	601.64	551.66	501.68	476.22	683.68	626.89	570.09	541.16
79	535.80	491.81	446.69	424.13	693.33	635.46	577.59	548.66	649.73	595.98	541.28	514.89	738.33	677.25	615.10	585.09
80	579.79	531.29	482.78	459.10	747.98	685.82	623.67	592.59	701.59	643.13	584.66	555.43	797.27	730.83	664.39	631.17
81	619.27	568.51	516.62	490.68	800.49	734.05	667.61	633.32	750.64	688.40	626.15	595.04	852.99	782.27	711.54	676.18
82	666.65	610.25	554.98	527.90	860.49	788.70	716.90	681.54	807.22	740.26	672.37	639.36	917.29	841.21	764.05	726.54
83	719.66	659.88	600.10	569.64	929.08	851.92	774.77	736.19	872.28	799.67	727.06	690.28	991.23	908.72	826.20	784.41
84	780.58	715.15	650.86	618.14	1,008.38	924.79	840.13	798.34	945.84	867.57	788.36	748.74	1,074.81	985.87	895.86	850.85
85	850.51	780.58	709.51	673.42	1,099.46	1,007.30	916.22	870.14	1,031.65	944.89	859.08	816.65	1,172.33	1,073.74	976.23	928.01
86	927.22	850.51	772.68	734.33	1,198.05	1,098.39	998.73	948.37	1,124.06	1,030.71	936.41	890.20	1,277.35	1,171.26	1,064.10	1,011.59
87	1,010.69	927.22	842.62	800.88	1,306.28	1,196.98	1,088.75	1,034.09	1,224.96	1,123.13	1,021.28	970.35	1,392.01	1,276.28	1,160.54	1,102.68
88	1,102.06	1,010.69	918.19	871.94	1,423.08	1,305.21	1,186.26	1,127.32	1,335.30	1,224.03	1,112.75	1,057.12	1,517.39	1,390.94	1,264.49	1,201.26
89	1,201.32	1,100.93	1,000.54	950.90	1,551.68	1,422.01	1,293.42	1,228.05	1,456.00	1,334.36	1,212.71	1,152.35	1,654.55	1,516.31	1,378.08	1,309.50
90	1,309.61	1,200.19	1,090.78	1,036.63	1,690.98	1,550.61	1,409.15	1,339.50	1,587.08	1,454.12	1,322.09	1,256.08	1,803.50	1,652.41	1,502.38	1,427.37
91	1,426.92	1,308.48	1,188.91	1,130.26	1,843.15	1,689.91	1,536.67	1,459.52	1,729.47	1,585.20	1,440.92	1,369.25	1,965.31	1,801.36	1,637.40	1,555.96
92	1,555.51	1,425.79	1,296.07	1,231.78	2,009.25	1,842.08	1,674.91	1,591.33	1,885.07	1,727.59	1,571.06	1,492.78	2,142.13	1,963.17	1,785.29	1,696.34
93	1,695.38	1,554.38	1,413.38	1,342.32	2,190.35	2,008.18	1,824.93	1,733.85	2,054.81	1,883.18	1,712.51	1,626.69	2,335.02	2,139.99	1,946.03	1,848.51
94	1,848.79	1,694.26	1,539.72	1,463.02	2,387.52	2,188.21	1,989.96	1,890.30	2,239.64	2,052.93	1,866.21	1,772.86	2,545.05	2,332.87	2,120.70	2,014.61

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 Rev et al

Annual Premiums per $100 Monthly Benefit

Shared
48 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	11.28	11.28	10.15	9.02	18.95	17.77	16.58	15.40	18.24	16.58	14.92	14.10	26.06	23.69	21.32	20.13
25-29	12.41	11.28	10.15	10.15	21.32	18.95	17.77	16.58	19.90	18.24	16.58	15.76	28.43	26.06	23.69	22.50
30-34	13.54	12.41	11.28	11.28	22.50	20.13	18.95	17.77	20.73	19.07	17.42	16.58	29.61	27.24	24.87	23.69
35-39	14.66	13.54	12.41	11.28	23.69	22.50	20.13	18.95	22.39	20.73	19.07	18.24	31.98	29.61	27.24	26.06
40-44	15.79	14.66	13.54	12.41	26.06	23.69	21.32	20.13	24.05	22.39	20.73	19.07	34.35	31.98	29.61	27.24
45	15.79	14.66	13.54	12.41	26.06	23.69	21.32	21.32	24.87	23.21	20.73	19.90	35.53	33.16	29.61	28.43
46	15.79	14.66	13.54	12.41	26.06	23.69	22.50	21.32	24.87	23.21	20.73	19.90	35.53	33.16	29.61	28.43
47	16.92	14.66	13.54	13.54	26.06	24.87	22.50	21.32	25.33	22.89	21.25	19.62	36.72	33.16	30.79	28.43
48	16.92	15.79	13.54	13.54	27.24	24.87	22.50	21.32	25.33	23.70	21.25	20.43	36.72	34.35	30.79	29.61
49	16.92	15.79	13.54	13.54	27.24	24.87	22.50	21.32	25.77	23.36	20.94	20.13	37.90	34.35	30.79	29.61
50	16.92	15.79	14.66	13.54	27.24	24.87	22.50	21.32	25.77	23.36	21.75	20.13	37.90	34.35	31.98	29.61
51	16.92	15.79	14.66	13.54	27.24	24.87	22.50	21.32	26.58	24.16	21.75	20.94	39.09	35.53	31.98	30.79
52	18.05	15.79	14.66	13.54	27.24	24.87	23.69	22.50	26.97	24.52	22.89	21.25	39.09	35.53	33.16	30.79
53	18.05	15.79	14.66	13.54	28.43	26.06	23.69	22.50	27.78	25.33	22.89	22.06	40.27	36.72	33.16	31.98
54	18.05	16.92	14.66	14.66	28.43	26.06	23.69	22.50	28.19	26.53	24.05	22.39	40.27	37.90	34.35	31.98
55	18.05	16.92	14.66	14.66	28.43	26.06	23.69	22.50	29.02	26.53	24.05	23.21	41.45	37.90	34.35	33.16
56	20.30	18.05	16.92	15.79	30.84	28.25	25.66	24.48	30.87	28.15	25.62	24.60	42.88	39.11	35.58	34.17
57	21.43	19.18	18.05	16.92	33.24	30.43	27.62	26.45	32.34	29.43	26.86	25.66	44.30	40.31	36.80	35.16
58	22.56	21.43	19.18	18.05	35.66	32.62	29.60	28.43	34.29	31.14	28.52	27.13	45.72	41.52	38.02	36.16
59	24.82	22.56	20.30	19.18	38.06	34.81	31.56	30.40	36.30	32.90	30.22	28.61	47.14	42.73	39.24	37.16
60	25.94	23.69	21.43	20.30	40.47	37.00	33.54	32.37	38.36	34.71	31.98	30.15	48.56	43.94	40.47	38.16
61	28.20	25.94	23.69	22.56	43.71	40.01	36.07	34.69	41.28	37.45	34.35	32.52	52.26	47.41	43.47	41.16
62	30.46	28.20	25.94	24.82	46.95	43.01	38.62	37.00	44.21	40.19	36.73	34.90	55.96	50.87	46.48	44.17
63	32.71	30.46	27.07	25.94	50.18	46.02	41.16	39.31	47.73	43.47	39.59	37.74	59.66	54.35	49.49	47.17
64	36.10	32.71	29.33	28.20	53.42	49.02	43.71	41.62	50.69	46.25	42.00	40.15	63.36	57.81	52.50	50.18
65	38.35	34.97	31.58	30.46	56.66	52.03	46.25	43.94	53.65	49.02	44.40	42.55	67.06	61.28	55.50	53.19
66	42.86	39.48	34.97	33.84	62.04	56.81	50.86	48.35	58.60	53.60	48.62	46.41	72.35	66.18	60.02	57.29
67	47.38	42.86	39.48	37.22	67.43	61.58	55.46	52.76	62.87	57.58	52.27	49.72	77.63	71.09	64.53	61.39
68	51.89	47.38	42.86	40.61	72.81	66.35	60.08	57.17	68.00	62.31	56.63	53.70	82.92	75.98	69.06	65.49
69	56.40	51.89	47.38	45.12	78.20	71.12	64.68	61.58	72.33	66.33	60.33	57.07	88.20	80.89	73.57	69.59
70	60.91	56.40	50.76	48.50	83.58	75.89	69.29	65.99	77.60	71.20	64.81	61.16	93.49	85.78	78.09	73.69
71	69.94	64.30	58.66	55.27	94.58	86.89	78.09	74.79	88.68	81.29	73.91	70.21	105.58	96.78	87.98	83.58
72	78.96	72.19	65.42	62.04	105.58	96.78	87.98	83.58	100.03	91.62	83.20	79.47	117.68	107.78	97.89	93.49
73	87.98	80.09	73.32	68.81	116.58	106.69	96.78	92.38	111.60	102.15	93.65	88.91	129.78	118.78	108.89	103.38
74	95.88	87.98	80.09	76.70	127.58	116.58	106.69	101.18	123.44	113.87	103.34	97.59	141.88	130.88	118.78	112.18
75	104.90	95.88	87.98	83.47	138.57	127.58	115.48	109.98	135.50	124.86	113.24	107.43	153.97	141.88	128.68	122.08
76	120.70	110.54	100.39	95.88	156.17	142.97	130.88	124.28	151.95	139.36	126.79	120.01	172.67	158.37	144.08	136.38
77	136.49	125.21	113.93	108.29	173.77	159.48	145.17	137.48	167.44	153.89	139.36	132.60	190.27	174.87	158.37	150.68
78	152.28	139.87	126.34	120.70	191.37	175.97	159.48	151.77	182.93	167.44	152.91	145.17	207.87	190.27	173.77	164.97
79	168.07	153.41	139.87	133.10	208.96	192.47	174.87	166.08	199.37	181.95	165.50	157.76	226.56	206.76	188.07	179.27
80	183.86	168.07	152.28	145.51	227.66	207.87	189.17	180.37	214.86	196.48	179.05	170.34	244.16	223.27	203.47	193.56
81	196.27	179.35	163.56	155.66	243.06	223.27	202.36	192.47	229.38	210.98	191.62	181.95	260.66	239.76	217.76	206.76
82	210.94	192.89	175.97	166.94	261.75	239.76	217.76	206.76	246.80	226.47	206.15	195.50	280.45	257.35	234.26	222.16
83	227.86	208.68	189.50	180.48	282.65	258.46	235.36	223.27	267.12	244.87	222.60	210.98	303.54	278.26	252.95	239.76
84	247.03	226.73	206.42	195.14	305.74	280.45	255.15	241.96	289.39	265.18	241.00	229.38	328.85	301.35	273.86	260.66
85	269.59	247.03	224.47	213.19	334.34	305.74	278.26	263.95	315.51	289.39	263.25	249.69	358.53	328.85	299.15	283.75
86	293.28	269.59	244.78	232.37	364.04	333.25	303.54	288.15	343.58	315.51	286.48	271.96	390.43	358.53	325.54	309.05
87	320.35	293.28	267.34	253.80	397.03	364.04	329.94	313.45	374.55	343.58	312.61	297.13	425.63	390.43	355.24	337.64
88	348.55	320.35	291.02	276.36	432.23	395.93	360.73	342.04	408.43	374.55	340.68	323.25	464.12	425.63	387.13	367.33
89	380.14	348.55	316.97	301.18	470.71	432.23	392.63	372.84	445.20	408.43	370.68	352.29	505.91	464.12	421.23	400.33
90	415.10	380.14	345.17	328.25	513.61	470.71	427.83	406.93	484.88	445.20	404.55	384.23	551.01	505.91	459.72	436.63
91	452.33	413.98	376.75	357.58	559.80	513.61	466.32	443.23	529.40	484.88	440.36	419.07	601.60	551.01	500.41	476.22
92	492.94	451.20	410.59	390.29	610.39	559.80	508.11	482.82	576.83	528.43	480.04	456.82	655.48	600.49	545.50	519.11
93	536.93	491.81	447.82	425.26	665.38	609.29	554.30	526.81	628.13	575.86	523.60	497.46	713.78	654.39	595.00	565.30
94	585.43	536.93	487.30	463.61	724.77	664.28	603.80	574.10	685.21	628.13	571.02	541.98	778.66	713.78	648.88	615.89

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 Rev et al

Annual Premiums per $100 Monthly Benefit

Shared
72 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	14.66	13.54	12.41	11.28	23.69	21.32	18.95	18.95	21.56	19.90	18.24	17.42	30.79	28.43	26.06	24.87
25-29	15.79	14.66	13.54	12.41	24.87	22.50	21.32	20.13	23.21	21.56	19.90	18.24	33.16	30.79	28.43	26.06
30-34	16.92	15.79	14.66	13.54	27.24	24.87	22.50	21.32	24.87	23.21	20.73	19.90	35.53	33.16	29.61	28.43
35-39	18.05	16.92	15.79	14.66	28.43	26.06	23.69	22.50	27.37	24.87	22.39	21.56	39.09	35.53	31.98	30.79
40-44	20.30	18.05	16.92	15.79	30.79	28.43	26.06	24.87	29.02	26.53	24.05	23.21	41.45	37.90	34.35	33.16
45	20.30	18.05	16.92	15.79	31.98	29.61	26.06	24.87	29.85	27.37	24.87	23.21	42.64	39.09	35.53	33.16
46	20.30	19.18	16.92	15.79	31.98	29.61	26.06	24.87	29.85	27.37	24.87	24.05	42.64	39.09	35.53	34.35
47	20.30	19.18	16.92	15.79	31.98	29.61	26.06	24.87	30.24	27.78	25.33	23.70	43.82	40.27	36.72	34.35
48	20.30	19.18	16.92	16.92	31.98	29.61	27.24	24.87	31.05	27.78	25.33	24.52	45.01	40.27	36.72	35.53
49	21.43	19.18	16.92	16.92	31.98	29.61	27.24	24.87	30.60	28.19	25.77	24.16	45.01	41.45	37.90	35.53
50	21.43	19.18	18.05	16.92	31.98	29.61	27.24	26.06	31.41	28.19	25.77	24.96	46.19	41.45	37.90	36.72
51	21.43	19.18	18.05	16.92	33.16	30.79	27.24	26.06	31.41	28.99	26.58	24.96	46.19	42.64	39.09	36.72
52	21.43	20.30	18.05	16.92	34.35	30.79	28.43	27.24	32.69	30.24	26.97	26.15	47.38	43.82	39.09	37.90
53	22.56	20.30	18.05	18.05	34.35	31.98	28.43	27.24	33.50	30.24	27.78	26.15	48.56	43.82	40.27	37.90
54	22.56	20.30	19.18	18.05	35.53	31.98	29.61	28.43	34.00	31.51	28.19	27.37	48.56	45.01	40.27	39.09
55	22.56	21.43	19.18	18.05	36.72	33.16	29.61	28.43	34.82	32.34	29.02	27.37	49.74	46.19	41.45	39.09
56	24.82	22.56	20.30	19.18	39.09	35.55	31.79	30.38	37.31	34.60	31.04	29.34	51.82	48.05	43.11	40.75
57	25.94	23.69	21.43	20.30	41.45	37.93	33.95	32.32	39.34	36.43	32.68	30.96	53.90	49.91	44.76	42.41
58	27.07	24.82	22.56	21.43	43.82	40.33	36.13	34.27	41.98	38.84	34.81	33.06	55.97	51.78	46.42	44.08
59	28.20	25.94	23.69	22.56	46.19	42.71	38.30	36.21	44.69	41.30	37.01	35.22	58.05	53.64	48.06	45.74
60	30.46	27.07	24.82	23.69	48.56	45.10	40.47	38.16	47.50	43.85	39.28	37.45	60.12	55.50	49.72	47.41
61	32.71	30.46	27.07	25.94	52.72	48.80	43.94	41.40	50.78	46.77	42.02	40.01	64.28	59.20	53.19	50.65
62	36.10	32.71	30.46	28.20	56.89	52.50	47.41	44.63	54.08	49.69	44.76	42.57	68.45	62.90	56.66	53.88
63	38.35	36.10	32.71	30.46	61.05	56.20	50.87	47.87	58.09	53.28	48.10	45.70	72.61	66.60	60.12	57.12
64	41.74	38.35	34.97	32.71	65.21	59.90	54.35	51.11	61.42	56.24	50.87	48.29	76.77	70.30	63.60	60.36
65	43.99	40.61	37.22	34.97	69.37	63.60	57.81	54.35	64.75	59.20	53.65	50.87	80.93	74.00	67.06	63.60
66	49.63	46.25	41.74	39.48	75.96	69.58	63.19	59.75	70.97	65.05	58.96	55.99	87.62	80.31	72.79	69.14
67	55.27	50.76	46.25	43.99	82.54	75.55	68.56	65.16	76.39	70.17	63.60	60.48	94.31	86.63	78.51	74.67
68	60.91	55.27	50.76	48.50	89.12	81.53	73.94	70.57	82.82	76.22	69.08	65.77	101.00	92.95	84.24	80.21
69	66.55	60.91	55.27	53.02	95.70	87.51	79.31	75.98	88.31	81.40	73.77	70.32	107.69	99.26	89.96	85.75
70	72.19	65.42	59.78	56.40	102.29	93.49	84.69	81.39	94.93	87.63	79.42	75.77	114.38	105.58	95.69	91.29
71	83.47	75.58	68.81	65.42	115.48	106.69	96.78	91.29	109.01	99.77	90.53	85.92	129.78	118.78	107.78	102.29
72	94.75	86.86	78.96	74.45	129.78	118.78	107.78	102.29	123.40	113.12	102.83	97.22	145.17	133.08	120.98	114.38
73	106.03	97.01	87.98	83.47	142.97	131.98	119.88	113.29	138.09	125.79	114.45	108.77	160.57	146.28	133.08	126.48
74	117.31	107.16	97.01	92.50	157.28	144.08	130.88	124.28	152.14	139.69	127.26	120.56	174.87	160.57	146.28	138.57
75	128.59	117.31	107.16	101.52	170.47	157.28	142.97	135.28	167.44	153.89	139.36	132.60	190.27	174.87	158.37	150.68
76	146.64	134.23	121.82	116.18	193.56	177.07	160.57	152.88	187.76	172.27	156.79	149.04	213.36	195.76	178.17	169.37
77	164.69	151.15	137.62	130.85	215.56	197.96	179.27	170.47	208.08	190.67	173.25	164.53	236.46	216.67	196.87	186.97
78	182.74	168.07	152.28	144.38	237.56	217.76	197.96	188.07	228.41	209.05	190.67	180.99	259.55	237.56	216.67	205.67
79	201.91	184.99	168.07	159.05	259.55	238.66	216.67	205.67	248.74	228.41	207.11	196.48	282.65	259.55	235.36	223.27
80	219.96	201.91	182.74	173.71	281.55	258.46	235.36	223.27	269.05	246.80	224.54	212.92	305.74	280.45	255.15	241.96
81	234.62	215.45	196.27	186.12	301.35	277.15	251.86	238.66	287.45	264.22	240.02	227.44	326.65	300.25	272.75	258.46
82	252.67	231.24	210.94	199.66	324.45	296.95	270.55	257.35	309.70	283.58	257.44	244.87	351.94	322.25	292.55	278.26
83	272.98	250.42	227.86	216.58	350.84	321.14	291.45	277.15	333.90	306.80	278.73	264.22	379.44	348.64	316.74	300.25
84	296.66	271.85	247.03	234.62	380.53	348.64	316.74	301.35	362.93	331.97	301.97	287.45	412.43	377.24	343.14	326.65
85	322.61	295.54	269.59	256.06	414.63	379.44	345.34	327.74	394.87	361.96	329.06	312.61	448.72	411.33	373.93	355.24
86	351.94	322.61	293.28	278.62	452.02	413.52	376.13	357.44	430.68	394.87	359.06	340.68	489.42	448.72	408.03	387.13
87	383.52	351.94	319.22	303.43	492.71	450.92	410.23	389.33	469.39	430.68	391.00	371.64	533.41	489.42	444.32	422.32
88	418.49	383.52	348.55	330.50	536.70	491.62	447.62	424.52	511.99	469.39	426.81	405.53	581.80	533.41	485.02	460.82
89	455.71	417.36	380.14	360.96	585.09	536.70	487.22	463.02	557.47	511.01	464.56	441.33	633.48	580.69	527.90	501.51
90	496.32	455.71	413.98	393.67	637.88	584.00	531.21	504.81	607.79	557.47	507.14	481.01	690.67	633.48	576.30	546.61
91	541.44	496.32	451.20	428.64	695.07	636.79	579.60	549.90	662.96	607.79	552.63	524.57	753.37	690.67	627.99	596.09
92	589.94	541.44	491.81	466.99	757.77	693.98	631.29	599.40	722.97	661.99	601.99	571.99	821.56	752.26	684.08	649.99
93	642.96	589.94	535.80	509.86	825.96	756.66	688.47	653.28	787.81	722.00	656.18	623.28	895.24	820.45	745.66	708.27
94	701.62	642.96	584.30	554.98	899.64	824.85	750.06	712.67	858.46	786.85	715.23	679.42	975.53	894.14	812.76	772.06

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 Rev et al

Annual Premiums per $100 Monthly Benefit

Shared
96 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	14.66	13.54	12.41	12.41	24.87	22.50	20.13	18.95	23.21	20.73	19.07	18.24	33.16	29.61	27.24	26.06
25-29	15.79	14.66	13.54	12.41	26.06	23.69	21.32	20.13	24.87	22.39	20.73	19.90	35.53	31.98	29.61	28.43
30-34	16.92	15.79	14.66	13.54	28.43	26.06	23.69	22.50	26.53	24.05	22.39	20.73	37.90	34.35	31.98	29.61
35-39	19.18	16.92	15.79	14.66	30.79	27.24	24.87	23.69	29.02	26.53	24.05	22.39	41.45	37.90	34.35	31.98
40-44	20.30	18.05	16.92	15.79	31.98	29.61	27.24	26.06	30.68	28.19	25.71	24.05	43.82	40.27	36.72	34.35
45	20.30	19.18	16.92	15.79	33.16	30.79	27.24	26.06	31.51	29.02	26.53	24.87	45.01	41.45	37.90	35.53
46	20.30	19.18	16.92	16.92	33.16	30.79	28.43	26.06	32.34	29.02	26.53	25.71	46.19	41.45	37.90	36.72
47	20.30	19.18	16.92	16.92	34.35	30.79	28.43	27.24	31.88	29.42	26.97	25.33	46.19	42.64	39.09	36.72
48	21.43	19.18	18.05	16.92	34.35	31.98	28.43	27.24	32.69	30.24	27.78	26.15	47.38	43.82	40.27	37.90
49	21.43	19.18	18.05	16.92	34.35	31.98	28.43	27.24	33.02	30.60	27.39	25.77	48.56	45.01	40.27	37.90
50	21.43	19.18	18.05	16.92	35.53	31.98	29.61	27.24	33.83	30.60	28.19	26.58	49.74	45.01	41.45	39.09
51	21.43	20.30	18.05	16.92	35.53	33.16	29.61	28.43	33.83	31.41	28.19	26.58	49.74	46.19	41.45	39.09
52	22.56	20.30	19.18	18.05	36.72	33.16	30.79	28.43	35.14	31.88	29.42	27.78	50.93	46.19	42.64	40.27
53	22.56	21.43	19.18	18.05	36.72	34.35	30.79	29.61	35.14	32.69	29.42	27.78	50.93	47.38	42.64	40.27
54	23.69	21.43	20.30	19.18	37.90	34.35	30.79	29.61	36.48	33.16	29.85	29.02	52.11	47.38	42.64	41.45
55	24.82	22.56	20.30	19.18	37.90	35.53	31.98	30.79	36.48	34.00	30.68	29.02	52.11	48.56	43.82	41.45
56	25.94	23.69	21.43	20.30	40.73	38.14	34.37	32.96	39.18	36.30	32.90	31.20	54.41	50.41	45.70	43.34
57	27.07	24.82	22.56	21.43	43.55	40.74	36.76	35.13	41.40	38.15	34.72	33.02	56.70	52.26	47.57	45.22
58	29.33	27.07	24.82	22.56	46.38	43.35	39.15	37.29	44.25	40.59	37.08	35.33	59.01	54.11	49.44	47.11
59	30.46	28.20	25.94	24.82	49.20	45.95	41.54	39.46	47.20	43.09	39.51	37.72	61.30	55.96	51.31	48.99
60	32.71	29.33	27.07	25.94	52.03	48.56	43.94	41.62	50.24	45.67	42.02	40.19	63.60	57.81	53.19	50.87
61	34.97	32.71	29.33	28.20	56.20	52.26	47.41	44.86	53.70	48.96	44.94	42.93	67.98	61.97	56.89	54.35
62	37.22	34.97	31.58	30.46	60.36	55.96	50.87	48.10	57.18	52.25	47.86	45.67	72.38	66.13	60.58	57.81
63	40.61	37.22	33.84	31.58	64.52	59.66	54.35	51.34	61.42	56.24	51.43	49.02	76.77	70.30	64.28	61.28
64	42.86	39.48	36.10	33.84	68.68	63.36	57.81	54.57	64.94	59.57	54.39	51.80	81.17	74.46	67.98	64.75
65	46.25	41.74	38.35	36.10	72.85	67.06	61.28	57.81	68.45	62.90	57.35	54.57	85.56	78.62	71.68	68.22
66	51.89	47.38	42.86	40.61	80.05	73.67	67.29	63.63	75.40	69.30	63.20	60.07	93.08	85.56	78.02	74.15
67	57.53	53.02	48.50	46.25	87.26	80.27	73.29	69.44	81.49	74.91	68.33	64.87	100.61	92.48	84.36	80.09
68	63.17	58.66	53.02	50.76	94.47	86.88	79.29	75.26	88.67	81.52	74.38	70.53	108.13	99.42	90.70	86.02
69	69.94	64.30	57.53	55.27	101.68	93.48	85.29	81.07	94.83	87.21	79.57	75.41	115.65	106.35	97.04	91.95
70	75.58	68.81	63.17	59.78	108.89	100.09	91.29	86.89	102.24	94.03	85.81	81.25	123.18	113.29	103.38	97.89
71	87.98	80.09	73.32	69.94	124.28	113.29	103.38	97.89	117.33	108.10	97.92	93.31	139.68	128.68	116.58	111.09
72	99.26	91.37	83.47	78.96	138.57	127.58	115.48	109.98	132.74	121.53	110.31	105.64	156.17	142.97	129.78	124.28
73	111.67	102.65	93.62	89.11	153.97	140.77	127.58	120.98	148.50	136.19	123.91	117.28	172.67	158.37	144.08	136.38
74	124.08	113.93	103.78	98.14	168.28	153.97	139.68	133.08	164.58	151.17	136.83	130.13	189.17	173.77	157.28	149.57
75	136.49	125.21	113.93	108.29	182.57	168.28	152.88	145.17	180.99	165.50	150.98	143.23	205.67	188.07	171.57	162.77
76	157.92	145.51	131.98	125.21	210.07	192.47	174.87	166.08	205.18	187.76	171.31	162.59	233.16	213.36	194.67	184.77
77	180.48	165.82	150.02	143.26	237.56	217.76	197.96	188.07	230.34	210.98	191.62	181.95	261.75	239.76	217.76	206.76
78	203.04	186.12	169.20	160.18	263.95	241.96	219.96	208.96	254.54	233.25	211.96	201.30	289.25	265.06	240.86	228.76
79	225.60	206.42	187.25	178.22	291.45	267.26	243.06	230.96	278.73	255.50	232.28	220.66	316.74	290.35	263.95	250.75
80	247.03	226.73	206.42	196.27	317.85	291.45	265.06	251.86	303.89	278.73	252.60	240.02	345.34	316.74	287.05	272.75
81	265.08	242.52	221.09	209.81	340.94	312.34	283.75	269.46	325.19	298.09	270.99	257.44	369.53	338.74	307.94	292.55
82	284.26	260.57	236.88	225.60	366.24	335.44	304.65	290.35	349.39	320.35	291.32	276.80	397.03	364.04	331.05	314.54
83	307.94	282.00	256.06	243.65	395.93	362.93	329.94	313.45	377.45	345.52	314.54	299.07	428.92	392.63	357.44	339.84
84	333.89	305.69	277.49	263.95	428.92	393.73	357.44	339.84	409.40	375.51	340.68	324.22	465.22	426.72	387.13	368.44
85	363.22	333.89	303.43	287.64	467.42	428.92	389.33	370.64	446.17	408.43	371.64	353.26	507.01	464.12	422.32	401.43
86	395.93	363.22	330.50	313.58	510.31	467.42	424.52	403.63	485.85	446.17	405.53	385.19	552.10	507.01	460.82	437.72
87	432.02	395.93	359.83	341.78	555.40	509.21	463.02	439.92	530.36	485.85	441.33	420.03	602.69	552.10	501.51	477.31
88	470.38	432.02	392.54	373.37	606.00	555.40	504.81	479.51	577.80	529.40	481.01	457.79	656.59	601.60	546.61	520.21
89	513.24	470.38	427.51	406.08	659.88	604.89	549.90	522.41	630.06	576.83	524.57	498.43	715.98	655.48	596.09	566.40
90	559.49	513.24	465.86	443.30	719.27	659.88	599.40	569.70	686.20	629.09	571.99	542.95	779.76	714.87	649.99	616.99
91	610.25	559.49	508.73	482.78	784.16	719.27	653.28	621.39	748.13	686.20	623.28	592.31	850.15	779.76	708.27	673.08
92	664.39	609.12	553.85	526.78	854.55	784.16	712.67	677.48	815.88	747.16	679.42	645.54	927.14	849.05	772.06	733.57
93	724.18	664.39	603.48	574.15	931.54	854.55	776.46	737.97	888.46	814.91	740.39	703.61	1,009.62	926.03	841.35	799.56
94	789.60	724.18	657.62	624.91	1,016.22	931.54	846.85	803.96	968.79	888.46	807.16	766.52	1,100.91	1,009.62	917.23	871.04

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 Rev et al

Annual Premiums per $100 Monthly Benefit

Shared
120 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	16.92	15.79	14.66	13.54	27.24	24.87	23.69	22.50	26.53	24.05	21.56	20.73	37.90	34.35	30.79	29.61
25-29	18.05	16.92	15.79	14.66	29.61	27.24	24.87	23.69	28.19	25.71	23.21	22.39	40.27	36.72	33.16	31.98
30-34	20.30	18.05	16.92	15.79	31.98	29.61	27.24	24.87	29.85	27.37	24.87	24.05	42.64	39.09	35.53	34.35
35-39	21.43	19.18	18.05	16.92	34.35	31.98	28.43	27.24	32.34	29.85	27.37	25.71	46.19	42.64	39.09	36.72
40-44	22.56	21.43	19.18	18.05	36.72	34.35	30.79	29.61	34.82	32.34	29.02	27.37	49.74	46.19	41.45	39.09
45	23.69	21.43	19.18	18.05	37.90	34.35	31.98	29.61	35.66	32.34	29.85	28.19	50.93	46.19	42.64	40.27
46	23.69	21.43	19.18	19.18	37.90	34.35	31.98	29.61	36.48	33.16	29.85	28.19	52.11	47.38	42.64	40.27
47	23.69	21.43	20.30	19.18	37.90	34.35	31.98	29.61	35.96	32.69	30.24	28.61	52.11	47.38	43.82	41.45
48	23.69	21.43	20.30	19.18	37.90	34.35	31.98	29.61	35.96	33.50	30.24	28.61	52.11	48.56	43.82	41.45
49	23.69	21.43	20.30	19.18	37.90	34.35	31.98	29.61	36.24	33.02	29.80	28.99	53.30	48.56	43.82	42.64
50	23.69	22.56	20.30	19.18	37.90	34.35	31.98	29.61	36.24	33.83	30.60	28.99	53.30	49.74	45.01	42.64
51	24.82	22.56	20.30	19.18	39.09	35.53	31.98	30.79	37.04	33.83	30.60	28.99	54.48	49.74	45.01	42.64
52	24.82	22.56	21.43	20.30	40.27	36.72	33.16	31.98	38.41	35.14	31.88	30.24	55.67	50.93	46.19	43.82
53	25.94	23.69	21.43	20.30	41.45	37.90	34.35	33.16	38.41	35.14	31.88	30.24	55.67	50.93	46.19	43.82
54	25.94	23.69	21.43	20.30	42.64	39.09	35.53	33.16	39.80	36.48	33.16	31.51	56.85	52.11	47.38	45.01
55	27.07	24.82	22.56	21.43	43.82	40.27	36.72	34.35	40.63	37.31	33.16	31.51	58.04	53.30	47.38	45.01
56	29.33	25.94	23.69	22.56	46.86	43.09	39.09	36.73	43.92	40.36	35.95	34.25	61.00	56.05	49.93	47.57
57	30.46	28.20	25.94	24.82	49.88	45.90	41.45	39.11	46.69	42.92	38.31	36.59	63.96	58.80	52.47	50.13
58	32.71	30.46	27.07	25.94	52.91	48.72	43.82	41.49	50.20	46.17	41.27	39.51	66.92	61.55	55.02	52.69
59	34.97	32.71	29.33	28.20	55.94	51.53	46.19	43.87	53.81	49.52	44.33	42.54	69.88	64.31	57.57	55.25
60	37.22	33.84	31.58	29.33	58.97	54.35	48.56	46.25	57.55	52.98	47.50	45.67	72.85	67.06	60.12	57.81
61	40.61	37.22	33.84	31.58	63.36	58.27	52.26	49.72	61.57	56.63	50.97	48.96	77.93	71.68	64.52	61.97
62	42.86	39.48	36.10	33.84	67.76	62.21	55.96	53.19	65.58	60.28	54.44	52.25	83.02	76.31	68.91	66.13
63	46.25	42.86	38.35	36.10	72.15	66.13	59.66	56.66	70.49	64.75	58.64	56.24	88.11	80.93	73.31	70.30
64	49.63	45.12	40.61	39.48	76.55	70.07	63.36	60.12	74.56	68.45	62.15	59.57	93.20	85.56	77.70	74.46
65	51.89	47.38	43.99	41.74	80.93	74.00	67.06	63.60	78.62	72.15	65.67	62.90	98.28	90.18	82.10	78.62
66	58.66	54.14	48.50	46.25	89.17	81.63	74.11	70.23	86.48	79.29	72.26	68.94	106.78	97.89	89.21	85.12
67	65.42	59.78	54.14	51.89	97.39	89.27	81.15	76.87	93.38	85.52	78.02	74.20	115.28	105.58	96.33	91.60
68	72.19	66.55	59.78	57.53	105.63	96.91	88.20	83.51	101.50	92.89	84.83	80.45	123.78	113.29	103.45	98.10
69	78.96	72.19	65.42	62.04	113.85	104.54	95.24	90.15	108.47	99.21	90.67	85.76	132.28	120.98	110.57	104.59
70	85.73	78.96	71.06	67.68	122.08	112.18	102.29	96.78	116.84	106.81	97.67	92.20	140.77	128.68	117.68	111.09
71	99.26	90.24	82.34	77.83	139.68	127.58	116.58	109.98	133.04	121.95	110.86	105.32	158.37	145.17	131.98	125.38
72	111.67	102.65	93.62	89.11	156.17	142.97	130.88	124.28	149.57	137.42	125.26	118.73	175.97	161.68	147.37	139.68
73	125.21	115.06	104.90	99.26	173.77	159.48	145.17	137.48	167.42	153.23	139.04	132.42	194.67	178.17	161.68	153.97
74	138.74	127.46	115.06	109.42	190.27	174.87	158.37	150.68	184.68	169.36	154.05	146.40	212.27	194.67	177.07	168.28
75	152.28	138.74	126.34	120.70	207.87	190.27	172.67	163.88	202.28	184.86	168.40	159.69	229.86	210.07	191.37	181.47
76	172.58	159.05	144.38	137.62	234.26	215.56	195.76	185.87	226.47	207.11	188.73	179.05	257.35	235.36	214.47	203.47
77	197.40	180.48	164.69	156.79	265.06	243.06	221.07	210.07	253.57	232.28	210.98	200.34	288.15	263.95	239.76	227.66
78	221.09	203.04	183.86	174.84	294.75	269.46	245.26	233.16	278.73	255.50	232.28	220.66	316.74	290.35	263.95	250.75
79	243.65	223.34	203.04	192.89	321.14	293.65	267.26	254.06	301.00	275.83	250.68	238.09	342.04	313.45	284.85	270.55
80	262.82	240.26	218.83	207.55	346.44	317.85	288.15	273.86	325.19	298.09	270.99	257.44	369.53	338.74	307.94	292.55
81	280.87	257.18	234.62	222.22	370.64	339.84	309.05	293.65	348.42	319.38	290.35	275.83	395.93	362.93	329.94	313.45
82	302.30	276.36	251.54	239.14	398.13	365.13	332.14	315.65	374.55	342.61	311.64	296.16	425.63	389.33	354.14	336.54
83	325.99	298.92	271.85	258.31	430.03	394.83	358.53	340.94	404.55	370.68	336.80	320.35	459.72	421.23	382.73	364.04
84	354.19	324.86	294.41	279.74	466.32	427.83	389.33	369.53	438.43	401.65	365.83	347.46	498.22	456.42	415.72	394.83
85	385.78	354.19	321.48	305.69	509.21	466.32	424.52	402.53	478.10	438.43	398.75	378.42	543.30	498.22	453.12	430.03
86	420.74	385.78	350.81	332.76	554.30	508.11	461.92	438.83	520.68	477.14	434.56	412.30	591.69	542.21	493.82	468.51
87	457.97	419.62	382.39	363.22	604.89	554.30	503.71	478.42	568.12	520.68	473.27	450.04	645.59	591.69	537.81	511.41
88	499.70	457.97	416.23	395.93	658.79	603.80	548.81	521.31	619.41	567.15	515.86	489.72	703.87	644.48	586.20	556.50
89	544.82	499.70	453.46	430.90	718.18	658.79	598.29	568.60	674.58	618.45	562.31	534.24	766.57	702.78	638.99	607.09
90	593.33	543.70	495.19	470.38	783.06	718.18	652.19	620.29	735.55	674.58	612.64	582.63	835.85	766.57	696.18	662.08
91	647.47	593.33	539.18	512.11	853.44	781.96	711.58	675.28	801.35	734.59	667.80	634.89	910.63	834.75	758.86	721.47
92	705.00	646.34	587.69	558.36	930.43	852.35	775.36	736.87	873.95	801.35	727.81	691.99	993.13	910.63	827.05	786.36
93	768.17	705.00	640.70	609.12	1,014.02	929.34	844.65	802.85	952.34	872.98	793.62	753.94	1,082.20	992.02	901.84	856.75
94	838.10	768.17	698.23	663.26	1,105.30	1,012.92	920.54	875.44	1,038.48	951.38	865.23	821.69	1,180.09	1,081.11	983.22	933.74

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 Rev et al

Annual Premiums per $100 Monthly Benefit

Shared
144 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	18.05	16.92	15.79	14.66	30.79	27.24	24.87	23.69	28.19	25.71	23.21	22.39	40.27	36.72	33.16	31.98
25-29	20.30	18.05	16.92	15.79	31.98	29.61	27.24	26.06	29.85	27.37	24.87	24.05	42.64	39.09	35.53	34.35
30-34	21.43	19.18	18.05	16.92	35.53	31.98	29.61	27.24	32.34	29.85	26.53	25.71	46.19	42.64	37.90	36.72
35-39	22.56	21.43	19.18	18.05	37.90	34.35	30.79	29.61	34.82	31.51	29.02	27.37	49.74	45.01	41.45	39.09
40-44	24.82	22.56	20.30	19.18	40.27	36.72	33.16	31.98	37.31	34.00	30.68	29.85	53.30	48.56	43.82	42.64
45	24.82	22.56	21.43	20.30	41.45	37.90	34.35	31.98	38.14	34.82	31.51	29.85	54.48	49.74	45.01	42.64
46	24.82	22.56	21.43	20.30	41.45	37.90	34.35	33.16	38.14	34.82	32.34	30.68	54.48	49.74	46.19	43.82
47	24.82	23.69	21.43	20.30	41.45	37.90	34.35	33.16	38.41	35.14	31.88	30.24	55.67	50.93	46.19	43.82
48	25.94	23.69	21.43	20.30	41.45	37.90	34.35	33.16	38.41	35.14	31.88	30.24	55.67	50.93	46.19	43.82
49	25.94	23.69	21.43	20.30	41.45	37.90	34.35	33.16	38.66	35.44	32.22	30.60	56.85	52.11	47.38	45.01
50	25.94	23.69	21.43	20.30	41.45	37.90	34.35	33.16	38.66	35.44	32.22	30.60	56.85	52.11	47.38	45.01
51	25.94	23.69	21.43	20.30	42.64	39.09	35.53	34.35	39.47	36.24	33.02	31.41	58.04	53.30	48.56	46.19
52	27.07	24.82	22.56	21.43	43.82	40.27	36.72	34.35	40.04	36.77	33.50	31.88	58.04	53.30	48.56	46.19
53	27.07	24.82	22.56	21.43	45.01	41.45	37.90	35.53	40.87	37.60	33.50	31.88	59.22	54.48	48.56	46.19
54	27.07	24.82	22.56	21.43	46.19	42.64	39.09	36.72	41.45	38.14	34.82	33.16	59.22	54.48	49.74	47.38
55	28.20	25.94	23.69	22.56	47.38	43.82	40.27	37.90	42.29	38.97	34.82	33.16	60.40	55.67	49.74	47.38
56	30.46	28.20	24.82	23.69	50.85	46.86	42.85	40.50	46.11	42.39	37.98	36.12	64.05	58.87	52.75	50.16
57	32.71	29.33	27.07	25.94	54.32	49.88	45.44	43.09	49.42	45.31	40.70	38.65	67.69	62.07	55.75	52.94
58	34.97	31.58	28.20	27.07	57.80	52.91	48.02	45.68	53.50	48.96	44.06	41.79	71.33	65.28	58.75	55.72
59	36.10	33.84	30.46	29.33	61.27	55.94	50.60	48.28	57.73	52.73	47.55	45.04	74.98	68.48	61.75	58.50
60	38.35	36.10	32.71	30.46	64.75	58.97	53.19	50.87	62.11	56.63	51.15	48.41	78.62	71.68	64.75	61.28
61	41.74	38.35	34.97	33.84	69.15	62.90	56.89	54.35	66.50	60.83	54.99	52.07	84.17	77.01	69.61	65.91
62	46.25	41.74	38.35	36.10	73.53	66.83	60.58	57.81	70.88	65.03	58.83	55.72	89.72	82.32	74.46	70.53
63	49.63	45.12	40.61	39.48	77.93	70.76	64.28	61.28	76.22	70.12	63.46	60.12	95.27	87.65	79.32	75.16
64	53.02	48.50	43.99	41.74	82.32	74.70	67.98	64.75	80.65	74.37	67.34	63.82	100.82	92.96	84.17	79.78
65	56.40	51.89	47.38	43.99	86.72	78.62	71.68	68.22	85.10	78.62	71.22	67.52	106.37	98.28	89.03	84.41
66	63.17	58.66	53.02	49.63	95.77	87.09	79.34	75.47	93.70	86.31	78.36	74.29	115.68	106.56	96.74	91.72
67	71.06	64.30	58.66	56.40	104.83	95.56	87.00	82.73	101.23	93.03	84.61	80.22	124.97	114.84	104.45	99.04
68	77.83	71.06	64.30	62.04	113.87	104.04	94.66	89.98	110.10	100.96	91.97	87.21	134.28	123.12	112.16	106.35
69	84.60	77.83	71.06	67.68	122.93	112.51	102.32	97.23	117.73	107.75	98.29	93.21	143.57	131.40	119.87	113.67
70	92.50	84.60	76.70	73.32	131.98	120.98	109.98	104.49	126.89	115.94	105.89	100.41	152.88	139.68	127.58	120.98
71	106.03	97.01	89.11	84.60	150.68	137.48	125.38	118.78	144.11	132.11	120.10	113.63	171.57	157.28	142.97	135.28
72	120.70	110.54	100.39	95.88	168.28	155.08	140.77	133.08	161.73	148.65	134.62	128.07	190.27	174.87	158.37	150.68
73	135.36	124.08	112.80	107.16	186.97	171.57	156.17	148.48	180.66	165.52	150.40	142.83	210.07	192.47	174.87	166.08
74	148.90	136.49	124.08	118.44	205.67	188.07	171.57	162.77	199.02	182.76	165.53	157.89	228.76	210.07	190.27	181.47
75	163.56	150.02	136.49	129.72	224.36	205.67	186.97	177.07	217.76	199.37	181.95	172.27	247.46	226.56	206.76	195.76
76	186.12	170.33	155.66	147.77	252.95	232.06	211.16	200.16	243.90	223.57	203.24	193.56	277.15	254.06	230.96	219.96
77	212.06	194.02	177.10	168.07	285.95	262.86	238.66	226.56	273.90	250.68	227.44	216.79	311.25	284.85	258.46	246.36
78	238.01	217.70	198.53	188.38	317.85	291.45	265.06	251.86	301.00	275.83	250.68	238.09	342.04	313.45	284.85	270.55
79	261.70	239.14	217.70	206.42	346.44	317.85	288.15	273.86	325.19	298.09	270.99	257.44	369.53	338.74	307.94	292.55
80	282.00	258.31	235.75	223.34	373.93	343.14	311.25	295.85	351.33	321.32	292.29	277.77	399.23	365.13	332.14	315.65
81	302.30	276.36	251.54	239.14	400.33	367.33	333.25	316.74	375.51	344.55	312.61	297.13	426.72	391.53	355.24	337.64
82	324.86	297.79	270.72	257.18	430.03	394.83	358.53	340.94	403.59	369.71	335.84	319.38	458.62	420.12	381.64	362.93
83	350.81	321.48	292.15	277.49	464.12	425.63	387.13	367.33	435.52	399.72	362.93	345.52	494.91	454.22	412.43	392.63
84	380.14	348.55	316.97	301.18	503.71	461.92	420.12	399.23	473.27	433.58	393.91	374.55	537.81	492.71	447.62	425.63
85	415.10	380.14	345.17	328.25	549.90	503.71	457.52	435.52	515.86	472.29	429.71	408.43	586.20	536.70	488.31	464.12
86	452.33	413.98	376.75	357.58	599.40	548.81	499.31	474.02	562.31	514.89	468.42	445.20	638.99	585.09	532.30	505.91
87	492.94	451.20	410.59	390.29	653.28	598.29	544.41	516.91	612.64	561.34	510.05	484.88	696.18	637.88	579.60	551.01
88	536.93	492.94	447.82	425.26	711.58	652.19	592.80	563.10	667.80	611.67	556.50	528.43	758.86	695.07	632.39	600.49
89	585.43	536.93	488.42	463.61	775.36	711.58	646.68	613.69	727.81	666.84	606.83	575.86	827.05	757.77	689.58	654.39
90	638.45	585.43	531.29	505.34	845.75	775.36	704.98	669.78	792.66	726.84	661.03	628.13	900.74	825.96	751.17	713.78
91	695.98	637.32	579.79	550.46	921.63	844.65	767.66	729.17	864.27	792.66	720.06	684.26	982.13	900.74	818.25	777.56
92	758.02	694.85	631.68	600.10	1,004.12	920.54	836.95	795.16	942.66	863.30	784.91	746.19	1,071.21	981.02	891.94	847.95
93	826.82	758.02	689.21	654.24	1,095.40	1,004.12	912.83	866.64	1,026.86	941.70	855.55	812.97	1,166.89	1,070.11	972.22	923.83
94	901.27	825.70	751.25	712.90	1,193.29	1,094.31	994.22	944.73	1,119.78	1,025.89	932.98	886.53	1,272.47	1,165.79	1,060.21	1,007.42

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 Rev et al

Annual Premiums per $100 Monthly Benefit

Shared
192 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	20.30	19.18	16.92	15.79	33.16	30.79	28.43	26.06	30.68	28.19	25.71	24.87	43.82	40.27	36.72	35.53
25-29	22.56	20.30	18.05	16.92	35.53	33.16	29.61	28.43	33.16	30.68	27.37	26.53	47.38	43.82	39.09	37.90
30-34	23.69	21.43	19.18	19.18	39.09	35.53	31.98	30.79	35.66	33.16	29.85	28.19	50.93	47.38	42.64	40.27
35-39	25.94	23.69	21.43	20.30	41.45	37.90	34.35	33.16	38.14	35.66	32.34	30.68	54.48	50.93	46.19	43.82
40-44	27.07	24.82	22.56	21.43	45.01	41.45	37.90	35.53	41.45	38.14	34.82	33.16	59.22	54.48	49.74	47.38
45	28.20	25.94	23.69	22.56	46.19	41.45	37.90	36.72	42.29	38.97	34.82	33.16	60.40	55.67	49.74	47.38
46	28.20	25.94	23.69	22.56	46.19	41.45	37.90	36.72	42.29	38.97	35.66	34.00	60.40	55.67	50.93	48.56
47	28.20	25.94	23.69	22.56	46.19	41.45	37.90	36.72	42.49	39.23	35.14	33.50	61.59	56.85	50.93	48.56
48	28.20	25.94	23.69	22.56	46.19	41.45	37.90	36.72	42.49	39.23	35.96	33.50	61.59	56.85	52.11	48.56
49	28.20	25.94	23.69	22.56	46.19	42.64	37.90	36.72	42.68	38.66	35.44	33.83	62.77	56.85	52.11	49.74
50	28.20	25.94	23.69	22.56	46.19	42.64	37.90	36.72	42.68	39.47	35.44	33.83	62.77	58.04	52.11	49.74
51	29.33	27.07	23.69	22.56	47.38	43.82	39.09	37.90	43.50	39.47	36.24	34.63	63.96	58.04	53.30	50.93
52	29.33	27.07	24.82	23.69	48.56	45.01	40.27	39.09	44.95	40.87	36.77	35.14	65.14	59.22	53.30	50.93
53	30.46	27.07	24.82	23.69	49.74	46.19	41.45	40.27	44.95	41.68	37.60	35.96	65.14	60.40	54.48	52.11
54	30.46	28.20	25.94	23.69	52.11	47.38	42.64	40.27	46.43	42.29	38.97	36.48	66.33	60.40	55.67	52.11
55	31.58	28.20	25.94	24.82	53.30	48.56	43.82	41.45	47.26	43.11	38.97	37.31	67.51	61.59	55.67	53.30
56	33.84	30.46	28.20	27.07	56.98	52.03	46.86	44.50	51.38	46.97	42.56	40.53	71.36	65.23	59.11	56.29
57	36.10	32.71	30.46	28.20	60.65	55.50	49.88	47.53	54.89	50.27	45.65	43.26	75.19	68.86	62.54	59.27
58	38.35	34.97	31.58	30.46	64.33	58.97	52.91	50.58	59.28	54.38	49.49	46.69	79.04	72.51	65.98	62.25
59	40.61	37.22	33.84	32.71	68.01	62.43	55.94	53.61	63.81	58.63	53.44	50.23	82.87	76.14	69.41	65.23
60	42.86	39.48	36.10	33.84	71.68	65.91	58.97	56.66	68.51	63.03	57.55	53.90	86.72	79.78	72.85	68.22
61	47.38	42.86	39.48	37.22	76.55	70.30	63.13	60.58	73.62	67.59	61.75	57.91	93.20	85.56	78.16	73.31
62	50.76	46.25	41.74	40.61	81.40	74.70	67.30	64.52	78.73	72.16	65.95	61.94	99.67	91.35	83.48	78.40
63	54.14	49.63	45.12	42.86	86.26	79.08	71.46	68.45	84.92	77.70	71.04	66.79	106.14	97.12	88.80	83.48
64	58.66	54.14	48.50	46.25	91.11	83.48	75.62	72.38	90.09	82.32	75.29	70.86	112.62	102.91	94.12	88.57
65	62.04	57.53	51.89	49.63	95.97	87.87	79.78	76.31	95.27	86.95	79.55	74.92	119.09	108.68	99.43	93.66
66	69.94	64.30	58.66	55.27	106.03	97.13	88.24	84.15	104.61	95.55	87.24	82.42	129.14	117.97	107.70	101.76
67	77.83	72.19	65.42	62.04	116.09	106.39	96.70	91.98	112.75	103.07	93.94	88.99	139.21	127.24	115.97	109.87
68	86.86	78.96	72.19	68.81	126.16	115.65	105.16	99.82	122.39	111.94	101.87	96.74	149.26	136.52	124.24	117.97
69	94.75	86.86	78.96	74.45	136.22	124.91	113.62	107.65	130.64	119.56	108.66	103.38	159.32	145.79	132.51	126.08
70	102.65	93.62	85.73	81.22	146.28	134.18	122.08	115.48	140.57	128.72	116.84	111.37	169.37	155.08	140.77	134.18
71	118.44	108.29	98.14	93.62	167.17	152.88	138.57	131.98	159.83	146.90	133.04	126.57	190.27	174.87	158.37	150.68
72	134.23	122.95	111.67	106.03	186.97	171.57	156.17	148.48	179.49	164.53	149.57	142.09	211.16	193.56	175.97	167.17
73	150.02	137.62	125.21	118.44	207.87	190.27	172.67	164.97	200.51	183.49	166.47	158.90	233.16	213.36	193.56	184.77
74	165.82	151.15	137.62	130.85	228.76	208.96	190.27	180.37	221.03	202.85	183.71	175.10	254.06	233.16	211.16	201.27
75	181.61	165.82	151.15	143.26	248.55	227.66	207.87	196.87	241.96	221.64	201.30	191.62	274.95	251.86	228.76	217.76
76	206.42	189.50	172.58	163.56	281.55	257.35	234.26	222.16	270.99	248.74	225.51	214.86	307.94	282.65	256.26	244.16
77	235.75	215.45	196.27	186.12	317.85	291.45	265.06	251.86	303.89	278.73	252.60	240.02	345.34	316.74	287.05	272.75
78	263.95	241.39	219.96	208.68	353.04	323.34	293.65	279.35	333.90	305.83	278.73	264.22	379.44	347.54	316.74	300.25
79	289.90	266.21	241.39	230.11	384.93	351.94	320.05	304.65	361.01	331.00	301.00	285.51	410.23	376.13	342.04	324.45
80	313.58	287.64	260.57	248.16	415.72	380.53	346.44	328.85	389.07	357.14	324.22	308.74	442.12	405.83	368.44	350.84
81	335.02	306.82	279.74	265.08	444.32	406.93	370.64	351.94	417.13	382.29	347.46	330.03	474.02	434.43	394.83	375.04
82	359.83	330.50	300.05	285.38	477.31	437.72	398.13	378.33	448.11	410.36	373.58	355.20	509.21	466.32	424.52	403.63
83	389.16	356.45	323.74	307.94	515.81	472.91	430.03	408.03	483.91	443.26	403.59	383.26	549.90	503.71	458.62	435.52
84	421.87	386.90	351.94	333.89	559.80	512.51	466.32	443.23	524.57	481.01	437.46	415.21	596.09	546.61	497.11	471.82
85	460.22	421.87	383.52	364.34	610.39	558.70	508.11	482.82	571.99	524.57	477.14	452.94	649.99	596.09	542.21	514.71
86	501.96	460.22	418.49	397.06	665.38	609.29	554.30	526.81	624.25	571.99	519.73	493.59	709.38	649.99	590.60	560.90
87	547.08	500.83	455.71	433.15	724.77	664.28	603.80	574.10	680.39	623.28	566.18	538.11	773.17	708.27	643.39	611.49
88	595.58	545.95	496.32	471.50	789.66	723.67	658.79	625.79	741.36	679.42	617.47	586.50	842.45	772.06	701.67	666.48
89	649.73	595.58	541.44	514.37	861.15	789.66	717.07	681.88	808.13	740.39	673.61	639.73	918.34	841.35	765.46	726.97
90	708.38	648.60	589.94	560.62	938.14	860.04	781.96	743.46	880.72	807.16	733.61	696.83	1,000.82	917.23	833.65	791.86
91	771.55	707.26	642.96	611.38	1,022.81	938.14	852.35	809.45	960.09	879.76	799.42	759.74	1,091.00	999.72	908.43	863.35
92	841.49	771.55	701.62	665.52	1,115.20	1,021.72	929.34	883.15	1,046.22	959.12	872.01	828.46	1,188.89	1,089.91	990.93	941.43
93	917.06	840.36	763.66	726.43	1,215.28	1,114.10	1,012.92	962.33	1,140.09	1,045.25	950.41	902.99	1,295.56	1,187.78	1,080.00	1,026.12
94	999.41	915.94	832.46	791.86	1,325.26	1,214.18	1,104.20	1,049.21	1,242.68	1,139.13	1,035.57	984.28	1,412.14	1,294.47	1,176.79	1,118.50

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 Rev et al

Annual Premiums per $100 Monthly Benefit

Shared
240 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	21.43	20.30	18.05	16.92	35.53	33.16	29.61	28.43	33.16	30.68	27.37	26.53	47.38	43.82	39.09	37.90
25-29	23.69	21.43	19.18	19.18	39.09	35.53	31.98	30.79	35.66	32.34	29.85	28.19	50.93	46.19	42.64	40.27
30-34	24.82	23.69	21.43	20.30	41.45	37.90	34.35	33.16	38.14	34.82	32.34	30.68	54.48	49.74	46.19	43.82
35-39	27.07	24.82	22.56	21.43	45.01	41.45	36.72	35.53	41.45	38.14	34.00	32.34	59.22	54.48	48.56	46.19
40-44	29.33	27.07	24.82	23.69	48.56	43.82	40.27	37.90	43.95	40.63	37.31	34.82	62.77	58.04	53.30	49.74
45	29.33	27.07	24.82	23.69	48.56	45.01	40.27	39.09	44.77	41.45	37.31	35.66	63.96	59.22	53.30	50.93
46	29.33	27.07	24.82	23.69	48.56	45.01	40.27	39.09	45.61	41.45	38.14	36.48	65.14	59.22	54.48	52.11
47	30.46	27.07	24.82	23.69	48.56	45.01	40.27	39.09	45.76	41.68	37.60	35.96	66.33	60.40	54.48	52.11
48	30.46	27.07	24.82	23.69	48.56	45.01	40.27	39.09	45.76	41.68	38.41	35.96	66.33	60.40	55.67	52.11
49	30.46	28.20	24.82	23.69	48.56	45.01	40.27	39.09	45.91	41.88	37.86	36.24	67.51	61.59	55.67	53.30
50	30.46	28.20	24.82	23.69	48.56	45.01	41.45	39.09	45.91	41.88	38.66	36.24	67.51	61.59	56.85	53.30
51	30.46	28.20	25.94	24.82	50.93	46.19	42.64	40.27	46.71	42.68	38.66	37.04	68.70	62.77	56.85	54.48
52	31.58	29.33	25.94	24.82	52.11	47.38	43.82	41.45	47.40	44.13	40.04	37.60	68.70	63.96	58.04	54.48
53	31.58	29.33	27.07	25.94	53.30	49.74	45.01	42.64	48.22	44.13	40.04	38.41	69.88	63.96	58.04	55.67
54	32.71	30.46	27.07	25.94	55.67	50.93	46.19	43.82	49.74	45.61	41.45	38.97	71.06	65.14	59.22	55.67
55	33.84	30.46	28.20	25.94	56.85	52.11	47.38	45.01	49.74	45.61	41.45	39.80	71.06	65.14	59.22	56.85
56	36.10	32.71	29.33	28.20	60.74	55.80	50.62	48.03	54.26	49.85	45.27	43.41	75.35	69.23	62.87	60.28
57	38.35	34.97	31.58	30.46	64.63	59.48	53.86	51.05	58.14	53.51	48.56	46.51	79.64	73.31	66.52	63.71
58	40.61	37.22	33.84	32.71	68.53	63.17	57.11	54.08	62.94	58.05	52.63	50.35	83.92	77.39	70.17	67.14
59	43.99	39.48	36.10	34.97	72.42	66.85	60.35	57.10	67.92	62.74	56.84	54.34	88.21	81.48	73.82	70.57
60	46.25	41.74	38.35	36.10	76.31	70.53	63.60	60.12	73.07	67.59	61.21	58.45	92.50	85.56	77.47	74.00
61	49.63	46.25	41.74	39.48	81.63	75.16	67.98	64.28	78.55	72.53	65.58	62.66	99.43	91.81	83.02	79.32
62	54.14	49.63	45.12	42.86	86.95	79.78	72.38	68.45	84.04	77.46	69.97	66.86	106.37	98.05	88.57	84.63
63	58.66	53.02	48.50	46.25	92.27	84.41	76.77	72.61	90.65	83.44	75.29	71.97	113.31	104.29	94.12	89.96
64	62.04	57.53	51.89	49.63	97.58	89.03	81.17	76.77	96.20	88.42	79.74	76.22	120.24	110.53	99.67	95.27
65	66.55	60.91	55.27	53.02	102.91	93.66	85.56	80.93	101.75	93.42	84.17	80.47	127.18	116.78	105.22	100.60
66	75.58	68.81	63.17	59.78	113.56	103.52	94.40	89.61	111.82	102.58	92.60	88.34	138.04	126.64	114.31	109.07
67	83.47	76.70	69.94	66.55	124.22	113.39	103.25	98.27	120.61	110.57	99.95	95.21	148.90	136.50	123.40	117.55
68	92.50	84.60	76.70	73.32	134.86	123.25	112.09	106.95	131.01	120.02	108.65	103.34	159.76	146.36	132.49	126.02
69	101.52	92.50	84.60	80.09	145.52	133.12	120.93	115.61	139.91	128.10	116.11	110.30	170.61	156.22	141.59	134.50
70	109.42	100.39	91.37	86.86	156.17	142.97	129.78	124.28	150.62	137.84	125.06	118.67	181.47	166.08	150.68	142.97
71	126.34	116.18	104.90	100.39	178.17	163.88	148.48	140.77	170.91	157.05	142.27	135.81	203.47	186.97	169.37	161.68
72	143.26	130.85	119.57	113.93	200.16	183.67	167.17	158.37	192.57	176.69	160.80	152.38	226.56	207.87	189.17	179.27
73	160.18	146.64	133.10	126.34	222.16	203.47	184.77	175.97	213.76	196.73	178.77	169.31	248.55	228.76	207.87	196.87
74	177.10	162.43	147.77	139.87	244.16	224.36	203.47	193.56	236.34	216.24	197.11	187.54	271.66	248.55	226.56	215.56
75	194.02	178.22	161.30	153.41	266.15	244.16	222.16	211.16	259.37	237.12	215.83	205.18	294.75	269.46	245.26	233.16
76	221.09	203.04	183.86	174.84	301.35	276.06	250.75	238.66	290.35	266.15	241.96	229.38	329.94	302.45	274.95	260.66
77	251.54	231.24	209.81	199.66	339.84	311.25	283.75	269.46	325.19	298.09	270.99	257.44	369.53	338.74	307.94	292.55
78	282.00	258.31	234.62	223.34	377.24	346.44	314.54	299.15	357.14	327.12	298.09	282.61	405.83	371.73	338.74	321.14
79	310.20	284.26	258.31	245.90	411.33	377.24	343.14	325.54	386.17	354.23	321.32	305.83	438.83	402.53	365.13	347.54
80	335.02	306.82	279.74	265.08	444.32	406.93	370.64	351.94	417.13	382.29	347.46	330.03	474.02	434.43	394.83	375.04
81	358.70	328.25	298.92	284.26	475.11	435.52	395.93	376.13	446.17	408.43	371.64	353.26	507.01	464.12	422.32	401.43
82	385.78	353.06	321.48	305.69	511.41	468.51	425.63	404.73	479.07	439.39	399.72	379.39	544.41	499.31	454.22	431.12
83	416.23	381.26	347.42	329.38	552.10	505.91	459.72	436.63	517.79	474.23	431.65	410.36	588.40	538.90	490.51	466.32
84	452.33	413.98	376.75	357.58	599.40	548.81	499.31	474.02	562.31	514.89	468.42	445.20	638.99	585.09	532.30	505.91
85	492.94	451.20	410.59	390.29	653.28	598.29	544.41	516.91	612.64	561.34	510.05	484.88	696.18	637.88	579.60	551.01
86	536.93	491.81	447.82	425.26	711.58	652.19	592.80	563.10	667.80	611.67	556.50	528.43	758.86	695.07	632.39	600.49
87	585.43	535.80	487.30	463.61	775.36	710.47	646.68	613.69	727.81	666.84	605.86	575.86	827.05	757.77	688.47	654.39
88	637.32	584.30	531.29	505.34	845.75	775.36	704.98	669.78	792.66	726.84	661.03	628.13	900.74	825.96	751.17	713.78
89	694.85	637.32	579.79	550.46	921.63	844.65	767.66	729.17	864.27	792.66	720.06	684.26	982.13	900.74	818.25	777.56
90	758.02	694.85	631.68	600.10	1,004.12	920.54	836.95	795.16	942.66	863.30	784.91	746.19	1,071.21	981.02	891.94	847.95
91	825.70	756.89	688.08	654.24	1,094.31	1,004.12	912.83	866.64	1,026.86	941.70	855.55	812.97	1,166.89	1,070.11	972.22	923.83
92	900.14	825.70	750.12	712.90	1,193.29	1,094.31	994.22	944.73	1,119.78	1,025.89	932.98	886.53	1,272.47	1,165.79	1,060.21	1,007.42
93	981.36	899.02	817.80	777.19	1,301.07	1,192.18	1,084.40	1,029.41	1,220.43	1,118.81	1,017.19	965.88	1,386.85	1,271.37	1,155.90	1,097.60
94	1,069.34	980.23	891.12	847.13	1,417.65	1,299.96	1,181.19	1,122.90	1,329.79	1,219.46	1,108.16	1,052.99	1,511.13	1,385.75	1,259.28	1,196.58

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 Rev et al

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
24 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	72.01	66.87	61.72	56.58	118.82	108.02	97.21	91.82	113.42	102.11	94.54	90.74	162.03	145.83	135.02	129.62
25-29	71.23	66.48	61.74	56.99	119.67	109.70	99.73	94.74	111.69	101.25	94.27	87.28	159.57	144.60	134.63	124.66
30-34	70.75	66.33	61.90	57.48	120.72	106.79	97.50	92.86	110.50	104.00	94.27	87.77	157.85	148.57	134.64	125.35
35-39	73.70	65.51	61.42	57.32	116.08	107.49	98.88	94.58	111.38	102.32	93.32	87.30	159.08	146.18	133.28	124.68
40-44	71.58	64.05	60.28	56.51	118.68	106.81	98.90	90.98	110.77	102.48	91.40	88.62	158.24	146.37	130.54	126.58
45	67.73	64.16	57.03	53.47	112.28	104.79	93.57	89.82	107.43	96.95	89.08	83.83	153.45	138.48	127.25	119.77
46	69.94	62.94	55.95	52.45	110.15	102.81	91.80	88.12	105.39	97.66	87.39	84.84	150.54	139.52	124.84	121.17
47	68.81	61.93	55.05	55.05	108.38	101.15	90.31	86.70	104.69	94.72	87.25	82.27	151.73	137.28	126.44	119.21
48	67.68	60.91	57.53	54.14	110.15	99.49	88.83	85.28	102.98	95.63	85.82	80.91	149.23	138.57	124.36	117.26
49	66.10	62.80	56.19	52.88	107.58	97.17	90.23	83.29	101.46	92.04	84.94	80.25	149.22	135.34	124.93	117.99
50	67.98	61.51	55.04	51.80	105.38	95.18	88.38	81.58	99.39	92.46	83.20	78.60	146.17	135.97	122.38	115.57
51	66.80	60.44	54.08	50.90	103.54	96.86	86.84	83.51	99.94	90.85	84.04	79.49	146.96	133.60	123.58	116.91
52	65.38	59.15	56.04	52.93	104.61	94.80	84.99	81.72	101.50	92.46	83.47	81.19	147.10	134.03	120.96	117.68
53	63.72	60.69	54.62	51.58	101.95	92.39	86.02	79.65	101.14	92.34	83.54	79.14	146.56	133.81	121.07	114.70
54	65.51	59.56	53.60	50.62	103.19	93.80	84.42	81.29	102.88	94.13	85.38	81.00	146.96	134.46	121.95	115.69
55	64.03	58.20	52.38	49.47	100.84	91.67	82.50	79.45	102.67	94.12	85.56	81.28	146.67	134.46	122.23	116.12
56	68.49	62.78	57.08	54.22	107.19	97.66	88.13	84.55	106.88	97.85	88.84	84.55	148.43	135.90	123.40	117.44
57	71.85	63.56	58.04	55.27	111.84	102.08	92.33	88.32	108.16	98.94	89.71	85.50	148.15	135.53	122.90	117.15
58	72.18	66.83	61.49	58.81	115.97	106.02	96.08	91.67	110.74	101.18	91.64	87.50	147.62	134.90	122.20	116.67
59	74.58	69.44	61.72	59.15	119.05	109.00	98.94	94.18	112.52	102.75	92.95	88.89	146.13	133.43	120.72	115.43
60	76.93	69.48	64.52	62.04	122.09	111.92	101.75	96.66	114.55	104.50	94.45	90.43	145.00	132.27	119.57	114.48
61	82.46	75.18	67.91	65.48	128.26	117.33	106.90	101.42	120.58	109.98	99.77	95.05	152.64	139.21	126.28	120.31
62	87.23	80.16	73.08	68.37	133.39	121.79	111.15	105.36	125.64	114.55	104.25	98.90	159.01	144.99	131.95	125.19
63	91.59	84.72	75.56	73.27	138.01	125.81	115.02	108.91	131.83	120.17	109.66	103.64	164.78	150.22	137.07	129.56
64	96.52	87.54	80.81	76.32	143.57	130.69	119.65	113.21	137.33	125.16	114.50	107.88	171.66	156.45	143.12	134.84
65	100.14	91.44	82.73	78.37	147.27	133.89	122.74	116.04	141.03	128.54	117.82	110.68	176.30	160.66	147.27	138.35
66	107.58	99.14	90.70	86.48	156.12	142.44	130.10	123.27	149.01	136.21	124.45	117.20	183.95	168.14	153.64	144.68
67	116.38	106.17	95.96	91.88	164.09	150.18	136.75	129.79	154.54	141.59	129.03	121.75	190.78	174.81	159.31	150.31
68	123.09	113.16	103.23	97.28	172.18	158.01	143.49	136.41	162.25	149.00	135.47	128.05	197.87	181.71	165.22	156.16
69	130.40	118.89	107.39	103.55	178.51	164.18	148.77	141.60	166.53	153.22	139.03	131.60	203.07	186.85	169.54	160.48
70	135.04	123.94	112.85	107.30	183.98	169.55	153.32	146.11	172.17	158.69	143.72	136.25	207.43	191.18	173.15	164.15
71	150.66	138.10	125.55	118.37	202.85	185.36	169.63	160.88	190.96	174.82	160.13	151.30	227.33	208.10	190.62	180.12
72	163.29	151.13	137.23	130.28	220.19	201.56	182.92	174.46	208.75	191.48	174.20	165.57	245.60	225.27	204.95	194.78
73	175.29	160.27	146.91	138.56	232.77	214.86	195.32	185.56	223.98	205.77	187.58	177.78	260.43	239.28	218.11	206.73
74	187.11	170.98	154.85	148.40	246.92	226.47	206.03	195.02	239.45	220.30	199.76	190.19	275.23	253.21	229.62	218.62
75	194.72	179.26	162.26	154.54	257.66	236.56	213.96	203.41	251.93	230.71	210.83	200.22	286.28	262.17	239.58	227.53
76	214.26	196.53	178.80	169.93	278.07	255.02	231.96	220.45	268.79	247.24	224.42	212.99	305.44	280.95	255.02	242.05
77	231.24	211.50	193.17	183.30	294.19	270.83	246.08	233.71	283.08	260.11	235.91	225.02	321.69	295.58	268.08	255.71
78	247.71	226.05	205.75	196.27	311.46	286.40	260.00	246.81	297.32	272.93	248.53	235.77	337.86	310.15	282.43	267.92
79	259.76	237.90	216.03	205.75	323.48	297.15	269.57	255.77	307.83	281.35	255.98	242.73	349.80	319.72	290.88	275.83
80	268.01	246.08	224.16	211.97	332.58	305.27	276.75	263.69	314.62	288.49	261.31	248.77	357.53	327.83	296.95	282.69
81	276.86	253.39	229.93	219.37	343.14	314.55	285.95	271.08	324.11	296.92	269.75	256.67	368.30	337.43	306.53	291.68
82	296.80	272.16	247.53	235.80	368.30	337.43	306.53	291.68	348.26	319.08	289.87	275.78	395.75	362.58	329.41	313.40
83	321.43	294.45	267.47	254.57	398.04	364.87	331.70	314.55	375.44	344.24	313.03	297.94	426.64	391.18	355.73	338.56
84	348.42	319.09	289.76	275.68	431.21	395.75	359.16	342.00	407.65	373.42	340.20	323.10	463.25	424.35	386.60	367.16
85	380.09	348.42	316.74	300.32	470.11	431.21	392.33	372.87	444.89	407.65	370.40	352.29	505.56	463.25	420.91	400.33
86	414.11	378.92	344.90	327.30	512.42	470.11	427.78	406.06	484.15	443.89	403.62	383.50	550.17	504.42	458.67	435.79
87	451.65	414.11	375.40	356.63	559.32	512.42	465.53	442.65	528.43	484.15	439.86	417.71	600.50	550.17	499.84	474.68
88	491.54	450.48	409.42	389.48	609.65	558.17	507.85	482.68	575.74	527.42	480.12	455.97	654.25	599.35	545.59	518.15
89	536.12	491.54	446.96	424.67	664.55	608.50	553.60	526.14	627.08	574.74	522.40	496.23	712.59	653.11	593.63	563.90
90	584.21	536.12	486.84	462.21	724.03	663.40	602.78	573.05	683.44	627.08	569.71	541.51	776.64	712.59	647.38	615.36
91	637.00	584.21	530.25	504.44	789.22	722.88	657.69	624.51	745.84	683.44	621.04	589.83	847.56	776.64	705.72	670.26
92	694.49	635.83	578.35	549.02	860.13	788.08	716.01	680.57	812.28	744.84	677.41	643.19	923.04	846.41	769.78	730.89
93	756.66	693.31	629.97	599.46	936.77	858.99	781.22	742.33	885.75	812.28	737.80	701.56	1,006.54	923.04	838.41	797.23
94	824.70	755.49	687.45	653.43	1,021.42	936.77	850.99	808.66	965.27	884.76	804.23	763.97	1,096.90	1,005.40	913.89	868.14

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 Rev et al

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
36 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	97.73	87.44	82.30	77.16	151.22	140.42	129.62	118.82	143.66	132.35	117.22	113.42	205.23	189.03	167.43	162.03
25-29	94.98	90.23	80.73	75.98	149.60	139.61	124.66	119.67	143.13	129.17	118.68	111.69	204.44	184.50	169.54	159.57
30-34	97.28	88.44	79.59	75.17	153.22	139.29	125.35	120.72	143.00	130.00	117.00	113.77	204.28	185.71	167.15	162.50
35-39	98.27	90.08	81.89	77.80	150.48	137.58	124.68	120.38	141.47	129.43	117.39	111.38	202.07	184.87	167.68	159.08
40-44	94.19	86.65	79.12	75.35	150.33	138.46	126.58	118.68	138.46	127.39	116.31	110.77	197.79	181.97	166.14	158.24
45	92.68	85.55	74.85	71.29	145.96	130.99	119.77	116.03	136.24	123.16	112.68	107.43	194.63	175.91	160.93	153.45
46	90.92	83.92	76.93	73.43	143.20	128.51	117.49	113.83	133.65	123.37	113.08	105.39	190.93	176.24	161.55	150.54
47	89.45	82.57	75.69	72.25	140.89	130.05	115.60	111.99	132.11	122.14	109.68	104.69	191.46	177.01	158.95	151.73
48	87.98	81.22	74.45	71.06	138.57	127.92	113.70	110.15	132.38	120.13	110.32	105.41	191.87	174.11	159.89	152.79
49	89.24	79.32	72.71	69.41	135.34	124.93	114.51	107.58	129.79	117.99	108.54	101.46	190.87	173.52	159.63	149.22
50	87.41	80.93	71.22	67.98	132.57	122.38	112.18	105.38	129.43	117.88	106.31	101.72	190.36	173.36	156.36	149.56
51	85.89	79.52	73.16	69.98	133.60	123.58	110.22	106.88	129.46	118.11	106.75	102.21	190.38	173.68	156.98	150.31
52	87.17	77.83	71.61	68.49	134.03	124.22	111.14	104.61	130.83	119.55	108.28	103.76	189.59	173.25	156.90	150.37
53	84.96	78.89	72.82	66.76	133.81	124.26	111.51	105.14	127.50	118.70	107.72	101.14	184.79	172.04	156.12	146.56
54	86.36	77.43	71.47	68.49	134.46	121.95	112.56	106.31	129.16	118.19	109.44	102.88	184.48	168.85	156.34	146.96
55	84.40	78.58	69.85	66.94	134.46	122.23	113.06	106.96	128.34	117.66	106.96	102.67	183.35	168.07	152.79	146.67
56	88.47	82.76	74.20	71.35	140.58	128.08	117.94	111.99	135.16	124.00	112.42	107.70	187.72	172.23	156.14	149.60
57	91.20	82.91	74.62	71.85	144.59	131.96	121.07	115.33	138.29	126.99	114.83	109.80	189.45	173.94	157.30	150.42
58	93.57	85.55	77.53	74.85	148.05	135.35	123.75	118.21	143.03	131.42	118.56	113.19	190.69	175.21	158.08	150.92
59	95.16	87.44	77.16	74.58	150.29	137.59	125.43	120.13	146.75	134.92	121.46	115.76	190.58	175.22	157.76	150.35
60	94.30	86.86	79.41	74.45	152.62	139.92	127.18	122.09	150.73	138.68	124.58	118.58	190.79	175.53	157.71	150.09
61	101.86	94.58	84.88	80.03	162.07	148.67	135.22	129.27	157.51	144.54	130.41	124.13	199.37	182.96	165.06	157.11
62	108.45	99.02	89.59	84.87	170.11	156.12	142.08	135.33	163.04	149.30	135.16	128.67	206.38	188.97	171.08	162.88
63	112.20	103.04	93.88	89.30	177.43	162.89	148.33	140.83	170.14	155.48	141.19	134.44	212.66	194.34	176.50	168.05
64	118.97	109.99	98.77	94.28	185.91	170.73	155.54	147.25	176.34	160.88	146.52	139.53	220.43	201.10	183.14	174.41
65	124.09	113.21	102.32	97.97	191.91	176.30	160.66	151.74	180.30	164.24	149.96	142.82	225.39	205.30	187.44	178.52
66	135.00	122.34	111.80	105.47	203.47	186.83	170.20	161.21	191.49	174.55	159.34	151.75	236.39	215.49	196.72	187.33
67	144.96	132.71	120.46	114.33	213.89	196.35	178.79	169.79	199.48	181.94	166.05	158.11	246.26	224.61	205.00	195.20
68	154.85	140.95	129.04	121.10	224.47	206.00	187.53	178.46	210.26	191.87	175.12	166.72	256.42	234.00	213.55	203.33
69	161.08	147.66	134.23	128.48	232.74	213.54	194.33	185.27	216.53	197.68	180.39	171.74	264.08	241.08	219.98	209.44
70	168.34	155.39	140.59	133.19	239.90	220.05	200.22	191.18	224.56	205.10	187.14	178.15	270.55	247.11	225.46	214.65
71	190.11	173.97	157.83	150.66	264.06	243.07	220.33	209.84	249.72	229.14	207.11	196.84	297.27	272.80	246.57	234.32
72	208.45	191.08	173.71	165.03	286.24	262.53	238.82	226.95	272.11	250.49	227.46	215.94	320.12	294.70	267.61	254.06
73	223.70	205.34	186.98	176.96	304.39	279.97	253.92	240.90	292.57	268.77	243.57	232.37	340.19	312.52	283.22	270.20
74	240.34	219.37	200.02	190.34	322.42	295.67	268.94	256.36	313.34	287.34	261.35	247.66	360.16	330.27	300.40	284.67
75	251.89	231.80	210.17	199.35	336.01	308.89	280.25	266.69	330.17	302.30	274.48	261.21	375.18	343.53	311.90	296.83
76	274.85	252.68	229.04	218.70	363.07	332.82	302.55	288.15	353.74	324.57	294.15	280.20	401.97	368.83	334.25	318.41
77	296.10	270.72	246.75	234.06	386.32	354.69	323.07	306.58	373.83	342.38	310.92	296.39	424.80	389.06	353.32	336.82
78	315.39	289.67	262.60	250.42	409.13	376.14	341.83	324.66	393.72	361.20	328.68	311.25	447.41	410.46	373.50	353.70
79	330.48	302.19	275.19	261.04	425.03	389.93	354.82	337.27	407.14	372.92	339.82	322.18	462.65	423.78	386.16	366.10
80	341.11	313.09	283.85	270.45	437.10	401.47	364.66	346.84	417.07	382.56	348.08	330.30	473.93	434.73	395.53	375.34
81	351.94	322.61	293.28	278.03	450.66	412.92	376.31	356.87	429.79	394.56	358.33	340.20	488.40	448.37	407.19	386.60
82	377.74	346.07	314.40	299.15	484.97	444.94	403.77	384.31	462.01	423.76	385.51	366.37	525.01	481.54	438.08	416.34
83	408.25	374.23	340.20	322.61	523.85	480.39	435.79	414.05	499.24	457.98	415.70	395.58	567.32	520.44	472.40	449.52
84	442.27	405.90	368.36	350.76	568.47	520.44	473.53	449.52	541.51	496.23	451.94	428.79	615.36	563.90	513.57	487.25
85	482.15	442.27	402.38	382.44	618.80	567.32	515.86	490.69	590.85	541.51	492.20	467.03	671.41	615.36	559.32	530.72
86	525.56	482.15	438.75	416.46	674.84	618.80	562.75	534.15	644.18	589.83	536.49	509.31	732.03	670.26	609.65	578.75
87	573.66	525.56	477.46	454.00	735.47	674.84	613.07	582.19	701.56	643.19	584.80	555.61	797.23	730.89	664.55	631.38
88	625.27	572.48	520.87	495.06	801.80	735.47	667.98	634.82	764.96	701.56	637.14	605.94	869.28	797.23	724.03	688.57
89	681.58	624.10	567.79	539.64	873.86	800.65	728.60	692.01	833.41	763.97	694.51	660.29	947.06	868.14	789.22	750.32
90	742.58	680.41	618.23	587.73	952.79	873.86	793.80	753.76	908.91	833.41	756.92	719.68	1,032.85	947.06	860.13	817.82
91	809.45	741.41	674.54	640.52	1,038.56	951.64	865.85	822.39	990.43	907.90	825.36	784.11	1,125.50	1,031.70	937.91	891.02
92	882.19	808.28	734.37	698.01	1,132.35	1,037.42	943.64	895.60	1,080.03	989.44	899.84	854.56	1,227.30	1,124.36	1,022.55	971.08
93	960.79	881.01	801.24	761.35	1,234.16	1,131.21	1,028.27	976.80	1,176.65	1,079.01	980.37	932.06	1,337.10	1,226.15	1,114.06	1,059.15
94	1,047.60	960.79	872.80	829.40	1,345.09	1,233.01	1,120.92	1,064.88	1,282.32	1,175.64	1,068.95	1,015.61	1,457.20	1,335.95	1,214.71	1,154.09

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 Rev et al

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
48 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	102.87	97.73	87.44	82.30	167.43	156.62	140.42	135.02	158.79	147.47	132.35	128.54	226.84	210.63	189.03	183.63
25-29	104.48	94.98	85.48	80.73	169.54	154.58	139.61	134.63	160.56	146.59	132.64	125.66	229.37	209.42	189.48	179.51
30-34	106.12	97.28	88.44	84.01	167.15	153.22	139.29	134.64	159.27	146.27	133.27	126.78	227.50	208.93	190.36	181.07
35-39	102.37	94.18	85.99	81.89	167.68	154.77	141.88	133.28	159.52	144.46	132.42	126.40	227.87	206.37	189.18	180.57
40-44	101.72	94.19	86.65	82.89	166.14	154.28	138.46	130.54	157.86	143.99	130.17	124.63	225.49	205.70	185.93	178.02
45	99.81	92.68	81.98	78.42	160.93	145.96	134.74	127.25	151.95	138.87	125.75	120.52	217.07	198.36	179.65	172.17
46	97.91	90.92	80.43	76.93	157.89	146.87	132.18	124.84	151.66	138.79	125.95	120.82	216.63	198.27	179.92	172.57
47	96.33	89.45	82.57	75.69	158.95	144.50	133.66	126.44	149.55	137.10	124.64	119.66	216.75	198.69	180.63	173.40
48	94.75	87.98	81.22	77.83	156.34	145.68	131.47	124.36	149.54	137.29	125.04	120.13	216.75	198.98	181.21	174.11
49	95.85	85.93	79.32	76.02	156.16	142.29	128.40	121.46	148.66	134.51	122.72	117.99	218.63	197.81	180.46	173.52
50	93.88	84.17	77.70	74.46	152.97	142.77	129.17	122.38	147.95	136.39	122.50	117.88	217.55	200.56	180.16	173.36
51	95.43	85.89	79.52	73.16	153.64	140.28	126.92	123.58	147.63	134.02	122.66	115.82	217.11	197.06	180.36	170.34
52	93.40	87.17	77.83	74.72	153.64	140.56	127.49	120.96	146.61	135.34	121.79	117.28	212.48	196.14	176.52	169.99
53	94.06	88.00	78.89	75.86	152.93	140.19	127.44	121.07	145.11	134.09	120.92	114.30	210.28	194.34	175.23	165.67
54	95.29	86.36	80.40	74.45	153.22	140.71	128.20	118.82	146.66	133.53	122.57	116.01	209.49	190.73	175.10	165.73
55	96.04	87.31	78.58	75.67	149.73	137.51	125.29	119.17	145.46	132.62	119.78	115.51	207.79	189.46	171.12	165.02
56	99.88	91.32	82.76	79.91	158.42	145.32	132.21	125.68	152.74	139.47	126.14	121.43	212.15	193.69	175.20	168.66
57	102.25	93.96	85.67	82.91	164.63	150.87	137.10	130.22	155.89	142.49	129.09	124.06	213.58	195.19	176.81	169.93
58	106.93	96.24	88.22	82.87	170.10	155.75	141.39	134.23	160.85	147.17	133.48	128.11	214.46	196.23	177.96	170.80
59	108.02	97.73	90.01	84.87	174.08	159.27	144.46	137.05	164.68	150.81	136.95	131.27	213.87	195.87	177.86	170.46
60	109.19	99.26	91.82	86.86	178.05	162.79	147.53	139.92	168.79	154.73	140.66	134.65	213.67	195.88	178.05	170.44
61	116.41	106.71	97.01	92.16	187.44	171.53	155.63	147.67	176.36	161.81	146.90	140.62	223.24	204.83	185.94	177.99
62	120.23	110.80	101.37	96.66	195.25	178.82	162.39	154.19	182.50	167.62	151.96	145.48	231.01	212.18	192.35	184.15
63	125.94	114.49	105.33	98.46	202.33	185.43	168.53	160.09	190.40	174.99	158.48	151.73	238.01	218.75	198.10	189.64
64	132.44	121.21	109.99	103.26	210.76	193.27	175.79	167.06	197.31	181.51	164.18	157.20	246.65	226.87	205.24	196.50
65	134.98	124.09	113.21	106.67	216.46	198.61	180.76	171.83	201.72	185.66	167.80	160.66	252.16	232.07	209.76	200.83
66	147.66	135.00	124.45	118.12	230.30	211.13	192.36	182.54	215.62	198.35	179.36	171.41	266.20	244.88	221.42	211.61
67	159.25	147.00	132.71	126.58	242.84	222.44	202.84	192.25	225.87	207.68	187.83	179.26	278.85	256.39	231.89	221.30
68	170.73	156.84	142.94	135.00	255.48	233.89	213.44	202.05	239.23	219.89	198.92	189.59	291.73	268.15	242.60	231.21
69	180.25	164.91	151.49	143.82	265.50	242.90	221.81	209.76	247.39	227.31	205.68	195.81	301.69	277.21	250.84	238.80
70	188.69	173.89	157.24	149.84	274.16	250.72	229.07	216.44	257.49	236.53	214.09	203.60	310.23	284.98	257.94	245.29
71	213.43	195.49	177.56	168.59	300.77	276.29	251.81	237.82	286.44	261.46	237.96	226.22	341.01	311.26	283.29	269.30
72	234.51	215.40	196.29	185.87	326.89	299.79	272.69	259.15	312.40	286.50	260.59	247.63	367.54	337.06	306.57	291.32
73	253.75	232.05	210.35	200.33	346.71	319.03	289.73	275.09	335.96	307.97	279.97	265.97	390.65	358.09	325.54	309.26
74	270.99	248.41	225.83	214.53	368.01	336.56	306.69	290.96	359.85	329.75	299.65	284.61	413.63	379.03	344.43	327.12
75	284.35	261.17	237.99	225.62	382.71	351.08	319.43	302.86	379.21	347.40	315.56	299.66	430.92	394.77	358.60	340.52
76	317.70	291.10	264.50	251.21	420.70	386.11	350.11	332.82	410.78	376.56	342.31	325.85	466.80	427.91	389.00	370.28
77	345.45	315.84	287.64	273.54	453.67	415.17	378.06	358.82	439.16	402.87	366.58	348.42	499.04	457.80	416.56	395.93
78	372.24	341.11	309.97	295.08	484.36	444.77	403.85	384.06	466.88	428.56	389.07	369.32	530.54	487.00	442.13	419.68
79	392.21	360.06	326.62	311.19	507.78	465.15	422.53	402.47	486.56	445.74	404.92	385.07	552.92	506.53	460.15	437.57
80	409.33	375.22	341.11	324.05	526.19	482.24	438.30	415.72	501.72	459.91	418.10	397.19	570.14	522.62	475.11	451.36
81	421.15	385.96	350.76	333.17	542.16	496.41	451.81	428.93	516.36	473.07	430.79	408.65	586.77	537.58	489.54	464.38
82	452.82	415.28	377.74	358.97	582.19	534.15	484.97	460.96	555.61	509.31	463.01	439.86	631.38	578.75	526.14	499.84
83	489.19	448.13	407.07	387.13	629.09	576.48	523.85	497.56	599.89	549.57	500.26	475.09	681.70	624.51	568.47	539.87
84	530.25	486.84	442.27	419.98	682.85	625.66	568.47	539.87	651.24	596.88	542.53	515.35	740.04	678.28	616.51	585.62
85	578.35	530.25	482.15	457.52	743.46	681.70	619.94	589.06	709.61	650.22	590.85	561.64	806.38	738.89	671.41	638.23
86	629.97	578.35	525.56	498.58	810.95	743.46	675.99	641.67	773.02	708.60	644.18	611.97	878.43	805.23	732.03	695.42
87	687.45	629.97	572.48	544.33	884.16	809.80	736.61	700.00	842.48	773.02	702.56	667.34	957.36	878.43	798.36	758.34
88	748.45	686.28	624.10	592.43	963.08	883.01	802.94	762.91	918.97	842.48	765.98	727.73	1,044.29	957.36	870.43	826.97
89	816.49	748.45	680.41	646.39	1,050.00	961.94	875.01	831.54	1,001.51	917.97	834.43	793.14	1,138.08	1,043.14	948.21	901.31
90	889.22	815.32	741.41	703.87	1,144.94	1,048.86	953.93	905.89	1,091.08	1,000.49	909.91	863.61	1,239.88	1,136.93	1,033.99	981.37
91	970.17	889.22	808.28	767.22	1,247.88	1,143.79	1,039.71	987.10	1,189.74	1,090.09	991.44	942.12	1,351.96	1,238.74	1,126.65	1,070.58
92	1,056.98	969.00	881.01	836.43	1,359.97	1,246.73	1,133.50	1,076.32	1,296.41	1,188.72	1,081.02	1,026.67	1,473.20	1,350.83	1,228.44	1,166.67
93	1,152.00	1,055.81	960.79	912.69	1,482.35	1,358.82	1,235.30	1,173.53	1,413.18	1,295.42	1,177.64	1,119.27	1,605.89	1,472.06	1,338.24	1,271.90
94	1,256.41	1,150.83	1,046.42	994.81	1,615.04	1,481.22	1,346.25	1,278.76	1,541.01	1,412.18	1,284.34	1,219.93	1,751.15	1,604.75	1,459.47	1,386.28

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 Rev et al

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
60 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	123.45	113.16	102.87	97.73	194.43	178.22	162.03	156.62	185.27	170.15	155.03	147.47	264.64	243.04	221.44	210.63
25-29	118.72	109.22	99.73	94.98	194.47	179.51	159.57	154.58	181.51	167.54	153.58	143.13	259.29	239.34	219.40	204.44
30-34	119.39	110.54	101.70	97.28	195.00	176.43	162.50	153.22	182.00	169.00	152.78	146.27	260.00	241.43	218.21	208.93
35-39	118.74	110.56	98.27	94.18	193.47	176.27	159.08	154.77	183.60	168.53	150.48	144.46	262.26	240.76	214.97	206.37
40-44	120.56	109.26	97.96	94.19	189.89	174.06	158.24	150.33	180.02	166.14	149.53	143.99	257.14	237.35	213.62	205.70
45	114.06	103.37	96.24	89.11	183.39	168.42	153.45	145.96	172.91	159.83	144.11	138.87	247.02	228.31	205.85	198.36
46	111.90	104.90	94.41	90.92	179.92	165.23	150.54	143.20	172.22	159.35	143.93	136.24	246.01	227.64	205.61	194.60
47	110.09	103.21	92.89	89.45	177.01	162.56	148.11	140.89	169.50	154.55	142.09	134.59	245.64	223.98	205.91	195.08
48	111.67	101.52	91.37	87.98	174.11	159.89	145.68	138.57	169.17	154.45	139.76	132.38	245.17	223.85	202.53	191.87
49	109.07	99.15	89.24	85.93	170.05	156.16	142.29	135.34	162.84	151.04	136.86	129.79	239.45	222.10	201.28	190.87
50	106.83	97.12	87.41	84.17	166.56	152.97	139.36	132.57	161.80	147.95	134.06	127.13	237.95	217.55	197.15	186.95
51	108.15	98.61	89.07	85.89	170.34	156.98	140.28	133.60	161.25	147.63	134.02	127.17	237.14	217.11	197.06	187.04
52	105.85	99.62	90.29	84.06	169.99	156.90	143.83	134.03	162.39	148.87	135.34	128.58	235.37	215.75	196.14	186.33
53	106.20	97.10	88.00	84.96	172.04	156.12	143.37	137.00	160.48	147.28	134.09	127.50	232.58	213.46	194.34	184.79
54	107.21	98.27	89.34	83.38	171.97	159.47	143.83	137.58	161.97	148.84	135.70	129.16	231.39	212.63	193.86	184.48
55	107.68	98.95	87.31	84.40	174.17	158.90	143.62	137.51	160.45	147.61	132.62	126.21	229.19	210.85	189.46	180.29
56	111.30	102.74	94.18	88.47	182.87	166.77	151.29	144.15	170.32	156.59	141.15	134.28	236.55	217.49	196.04	186.50
57	116.07	107.78	96.73	93.96	188.76	172.12	156.61	148.60	175.54	161.32	145.81	138.68	240.49	220.98	199.72	189.97
58	120.30	112.28	101.59	96.24	193.90	176.76	161.28	152.46	182.78	167.86	152.11	144.65	243.70	223.82	202.80	192.85
59	123.45	113.16	102.87	97.73	197.39	179.93	164.58	155.05	188.69	173.22	157.32	149.57	245.07	224.96	204.30	194.25
60	126.56	116.64	106.71	101.75	200.96	183.14	167.88	157.71	194.93	178.84	162.77	154.73	246.75	226.40	206.05	195.88
61	133.39	123.69	111.56	106.71	210.80	192.41	176.00	165.57	204.22	187.35	170.46	161.81	258.53	237.16	215.78	204.83
62	139.09	127.31	115.52	110.80	218.94	200.08	182.68	172.05	211.92	194.35	176.79	167.62	268.24	246.01	223.77	212.18
63	144.26	132.81	121.36	114.49	226.25	207.02	188.70	177.92	221.56	203.18	184.77	174.99	276.96	253.97	230.96	218.75
64	150.40	139.17	125.70	118.97	235.15	215.36	196.04	184.99	230.09	210.96	191.82	181.51	287.62	263.69	239.76	226.87
65	154.57	141.51	128.45	121.91	241.00	220.93	200.83	189.68	235.64	216.00	196.37	185.66	294.55	270.02	245.46	232.07
66	170.86	156.09	141.33	135.00	257.56	236.23	214.50	202.96	250.91	229.84	209.10	197.69	309.76	283.75	258.14	244.05
67	183.75	167.42	153.13	144.96	272.57	250.12	226.87	215.03	261.94	239.81	218.30	206.39	323.40	296.07	269.50	254.80
68	196.54	180.66	162.79	154.85	287.66	264.09	239.35	227.13	276.66	253.15	230.57	217.99	337.40	308.71	281.18	265.82
69	207.10	189.84	172.58	163.00	299.72	275.25	249.27	236.85	285.40	261.01	237.84	224.86	348.04	318.30	290.04	274.22
70	216.44	197.94	181.29	172.04	310.23	284.98	257.94	245.29	296.42	270.98	247.02	233.53	357.12	326.48	297.61	281.37
71	242.13	222.40	202.67	191.91	342.74	313.02	285.05	271.06	326.09	299.66	271.76	258.52	388.21	356.73	323.51	307.76
72	265.78	244.93	222.35	210.19	372.61	340.44	309.95	294.70	355.60	326.80	296.56	282.18	418.35	384.48	348.90	331.96
73	287.14	262.10	238.73	227.04	397.16	362.99	330.44	314.16	380.75	349.96	317.76	302.37	442.74	406.93	369.50	351.59
74	306.48	280.67	254.86	241.96	419.92	385.32	350.72	333.41	406.37	373.55	339.34	321.55	467.10	429.36	390.03	369.60
75	321.43	293.62	267.35	253.44	438.46	402.30	366.14	348.07	426.95	391.15	356.68	338.11	485.16	444.49	405.31	384.22
76	350.21	320.66	291.10	277.80	474.01	435.10	394.77	376.04	457.70	419.66	381.62	362.61	520.11	476.90	433.67	412.05
77	380.70	349.68	317.25	301.74	511.41	468.80	426.17	404.17	488.75	448.83	407.70	387.13	555.40	510.04	463.30	439.92
78	408.79	374.95	341.11	323.51	545.07	498.87	454.00	431.57	516.82	473.84	430.87	408.81	587.30	538.46	489.64	464.56
79	428.21	392.21	356.20	338.20	564.20	517.82	470.17	446.34	529.60	485.46	441.33	419.27	601.81	551.66	501.51	476.43
80	437.35	400.80	364.25	345.98	577.27	529.75	481.06	457.30	542.49	497.54	451.55	429.60	616.46	565.39	513.13	488.19
81	450.48	412.94	375.40	356.63	594.77	545.59	495.27	471.24	558.63	512.34	466.03	441.88	634.82	582.19	529.58	502.13
82	484.50	444.61	403.55	383.61	639.38	585.62	533.00	506.71	600.91	550.58	500.26	475.09	682.85	625.66	568.47	539.87
83	523.21	479.81	436.40	414.11	690.85	632.53	575.34	546.73	648.21	594.86	540.52	513.33	736.61	675.99	614.22	583.33
84	567.79	520.87	473.94	449.30	749.20	686.28	624.51	593.63	703.58	645.19	586.82	557.62	799.52	733.18	666.84	633.67
85	619.41	567.79	516.17	490.36	816.67	749.20	680.57	646.25	766.98	703.58	639.15	606.95	871.57	799.52	726.32	689.72
86	674.54	618.23	561.92	533.77	889.87	815.53	742.33	704.57	836.43	766.98	696.53	662.29	950.50	871.57	791.51	752.61
87	735.55	674.54	613.54	581.87	969.93	889.87	808.66	768.63	911.92	835.43	759.93	721.69	1,036.27	949.35	863.57	820.10
88	802.41	735.55	668.68	634.66	1,058.02	969.93	881.87	837.26	993.45	910.92	827.38	786.10	1,128.92	1,035.14	940.20	893.31
89	873.97	801.24	728.51	692.14	1,152.94	1,056.87	960.79	912.74	1,083.04	992.45	902.87	857.57	1,230.72	1,127.77	1,025.98	974.51
90	952.57	872.80	794.20	754.32	1,257.03	1,151.80	1,047.71	995.10	1,180.68	1,082.02	983.39	934.06	1,341.68	1,229.59	1,117.49	1,061.44
91	1,038.21	951.40	865.76	822.36	1,369.12	1,255.88	1,141.50	1,084.31	1,286.35	1,179.66	1,071.96	1,018.62	1,461.76	1,340.53	1,218.15	1,157.52
92	1,132.06	1,037.04	943.19	896.26	1,492.66	1,367.97	1,244.44	1,181.55	1,402.12	1,285.36	1,168.60	1,110.22	1,593.31	1,460.62	1,327.95	1,261.61
93	1,234.12	1,130.89	1,027.65	977.21	1,627.63	1,491.51	1,356.53	1,287.91	1,528.94	1,401.10	1,274.28	1,209.86	1,737.42	1,592.16	1,448.04	1,374.84
94	1,344.40	1,232.95	1,120.33	1,065.19	1,774.03	1,626.47	1,477.78	1,404.57	1,665.82	1,526.92	1,388.03	1,318.56	1,892.99	1,735.13	1,577.29	1,498.37

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 Rev et al

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
72 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	128.59	118.30	108.02	102.87	210.63	194.43	178.22	167.43	196.59	181.47	162.59	155.03	280.85	259.24	232.23	221.44
25-29	128.22	118.72	109.22	99.73	209.42	194.47	174.52	169.54	195.46	178.03	160.56	153.58	279.24	254.31	229.37	219.40
30-34	128.23	119.39	106.12	101.70	213.58	195.00	176.43	167.15	195.00	178.78	162.50	152.78	278.57	255.36	232.14	218.21
35-39	126.93	118.74	106.46	102.37	210.67	193.47	176.27	167.68	195.64	177.58	162.51	153.51	279.46	253.66	232.16	219.27
40-44	128.10	116.79	105.49	101.72	209.66	189.89	174.06	166.14	191.08	177.22	160.60	152.33	272.95	253.18	229.45	217.58
45	121.19	110.50	103.37	96.24	202.10	183.39	168.42	157.20	186.03	170.31	154.59	146.72	265.73	243.28	220.82	209.59
46	118.89	111.90	101.41	94.41	198.27	179.92	165.23	154.21	182.50	169.63	154.21	146.52	260.69	242.33	220.30	209.29
47	120.41	110.09	99.77	92.89	195.08	177.01	162.56	155.34	179.45	164.52	149.55	142.09	260.09	238.43	216.75	205.91
48	118.44	108.29	98.14	94.75	191.87	174.11	159.89	152.79	178.98	164.26	149.54	142.20	259.38	238.06	216.75	206.09
49	115.68	105.76	95.85	92.54	187.39	170.05	156.16	149.22	172.26	158.11	143.93	136.86	253.33	232.51	211.69	201.28
50	113.31	103.60	93.88	90.65	183.56	166.56	152.97	146.17	171.06	157.18	143.31	136.39	251.54	231.15	210.76	200.56
51	114.51	104.97	95.43	89.07	187.04	170.34	153.64	146.96	170.34	156.72	143.08	134.02	250.51	230.46	210.42	197.06
52	112.08	102.74	93.40	90.29	186.33	169.99	156.90	147.10	171.42	157.91	142.09	135.34	248.44	228.83	205.94	196.14
53	112.27	103.17	94.06	88.00	187.98	172.04	156.12	149.74	169.29	153.90	140.71	134.09	245.33	223.03	203.91	194.34
54	113.16	104.23	92.32	89.34	190.73	171.97	156.34	150.09	170.72	155.42	142.29	135.70	243.90	222.00	203.24	193.86
55	110.59	101.86	93.13	87.31	189.46	174.17	158.90	149.73	169.00	154.01	141.18	132.62	241.40	220.02	201.68	189.46
56	117.01	108.45	97.03	94.18	198.95	182.87	166.77	157.24	180.16	164.72	150.57	141.98	250.22	228.76	209.13	197.20
57	121.60	113.31	102.25	96.73	205.39	188.76	172.12	162.36	186.44	170.93	155.84	147.46	255.38	234.13	213.49	201.99
58	125.65	114.95	104.26	98.91	211.00	193.90	176.76	166.82	194.78	179.01	162.86	154.57	259.69	238.67	217.16	206.09
59	128.59	118.30	108.02	102.87	214.85	197.39	179.93	169.87	201.73	185.84	168.71	160.56	261.99	241.35	219.13	208.52
60	131.52	121.60	109.19	104.23	218.75	200.96	183.14	172.97	208.97	192.92	174.83	166.79	264.54	244.19	221.31	211.14
61	140.66	128.54	116.41	111.56	228.22	209.81	190.91	180.48	219.55	202.28	183.41	174.78	277.93	256.06	232.19	221.25
62	148.52	134.38	122.59	117.88	235.84	217.00	197.19	186.55	228.33	209.99	190.53	181.36	289.00	265.81	241.18	229.57
63	153.42	141.97	128.23	121.36	242.70	223.45	202.79	192.01	239.21	219.69	199.42	189.64	299.03	274.62	249.28	237.07
64	161.62	148.15	134.68	127.95	251.25	231.48	209.84	198.79	248.85	228.24	207.28	196.95	311.07	285.31	259.09	246.20
65	167.63	152.39	139.33	132.80	256.63	236.53	214.22	203.07	255.28	233.86	212.44	201.72	319.11	292.33	265.55	252.16
66	183.51	168.75	151.87	145.55	275.02	252.88	229.39	217.46	271.64	248.84	226.02	214.62	335.37	307.21	279.04	264.98
67	198.04	181.71	163.33	155.17	291.71	267.66	243.16	230.53	283.47	259.67	235.83	223.93	349.96	320.57	291.16	276.46
68	210.44	194.56	176.69	166.76	308.47	282.56	256.99	243.64	299.24	274.09	248.94	236.37	364.93	334.26	303.59	288.26
69	222.44	205.18	186.01	176.42	321.93	294.45	268.08	254.16	308.58	282.63	256.69	243.70	376.31	344.67	313.03	297.21
70	233.09	214.59	194.24	184.99	333.68	304.83	277.77	263.33	320.37	293.42	266.48	253.01	385.99	353.52	321.05	304.83
71	261.85	238.54	217.02	206.25	368.98	337.51	307.76	292.04	354.00	324.63	295.25	280.56	421.44	386.46	351.50	334.01
72	286.62	262.31	239.72	227.56	401.41	367.54	333.66	316.73	384.39	352.73	321.05	305.21	452.23	414.97	377.70	359.06
73	307.18	282.14	257.09	243.74	428.10	392.28	356.47	338.56	411.55	377.96	342.97	326.16	478.54	439.48	398.79	379.27
74	329.06	301.64	274.22	259.70	454.53	416.77	379.03	358.58	439.21	402.28	365.34	347.55	504.85	462.38	419.92	399.47
75	344.62	316.80	287.44	273.53	474.63	433.94	394.77	375.18	461.41	422.98	384.51	364.63	524.34	480.65	436.95	414.36
76	376.81	344.30	313.27	298.49	511.47	469.68	426.46	404.85	493.21	452.63	410.78	390.49	560.46	514.35	466.80	443.74
77	408.90	375.06	341.22	324.30	552.65	505.91	460.55	437.17	527.46	483.91	439.16	417.37	599.40	549.90	499.04	474.30
78	439.92	403.37	366.83	347.88	588.61	539.79	490.95	465.89	557.47	511.01	464.56	441.33	633.48	580.69	527.90	501.51
79	460.36	421.78	383.20	363.92	609.33	557.93	507.78	482.71	571.51	524.08	476.64	452.36	649.46	595.55	541.63	514.05
80	470.24	431.26	392.27	372.78	623.59	571.33	519.07	494.12	584.30	536.22	487.09	463.06	663.97	609.33	553.51	526.19
81	484.50	444.61	403.55	383.61	642.81	589.06	535.29	509.00	602.93	552.60	502.28	477.10	685.14	627.95	570.76	542.16
82	520.87	477.46	434.05	412.94	690.85	632.53	575.34	546.73	647.21	593.86	539.51	512.34	735.47	674.84	613.07	582.19
83	563.10	516.17	469.25	445.79	745.75	683.99	621.09	590.19	699.54	641.17	582.79	553.60	794.95	728.60	662.26	629.09
84	611.20	559.58	509.13	483.33	808.66	741.17	674.84	640.52	758.93	695.52	632.10	600.91	862.42	790.37	718.30	682.85
85	665.16	610.02	554.89	526.73	881.87	808.66	735.47	697.71	827.38	757.93	689.48	655.26	940.20	861.28	783.51	744.62
86	726.16	665.16	604.16	574.83	960.79	880.72	800.65	760.63	901.86	826.37	751.89	713.64	1,024.83	939.06	854.41	810.95
87	790.68	724.99	659.29	626.45	1,047.71	960.79	872.72	829.26	983.39	900.85	819.32	778.06	1,117.49	1,023.71	931.05	884.16
88	862.24	790.68	717.95	682.76	1,142.65	1,046.58	951.64	904.75	1,070.96	982.39	892.80	848.52	1,217.00	1,116.34	1,014.55	964.23
89	939.67	861.07	782.47	743.76	1,244.44	1,141.50	1,037.42	985.95	1,167.58	1,070.96	973.33	924.00	1,326.80	1,217.00	1,106.05	1,050.00
90	1,024.13	938.50	854.03	810.63	1,356.53	1,244.44	1,131.21	1,074.03	1,273.26	1,166.59	1,060.88	1,007.54	1,446.91	1,325.66	1,205.56	1,144.94
91	1,116.81	1,022.96	930.28	883.36	1,478.93	1,355.40	1,233.01	1,171.25	1,387.00	1,272.26	1,156.52	1,098.13	1,576.14	1,445.76	1,314.22	1,247.88
92	1,216.53	1,115.64	1,013.58	963.13	1,612.75	1,477.78	1,343.97	1,276.47	1,511.82	1,386.01	1,260.19	1,196.79	1,717.98	1,575.00	1,432.03	1,359.97
93	1,326.80	1,215.35	1,105.08	1,049.94	1,756.86	1,610.46	1,464.05	1,390.85	1,648.71	1,510.81	1,373.93	1,305.48	1,873.53	1,716.84	1,561.29	1,483.50
94	1,445.28	1,325.63	1,204.79	1,144.97	1,915.86	1,755.73	1,596.73	1,516.66	1,796.67	1,646.70	1,497.72	1,422.24	2,041.68	1,871.24	1,701.96	1,616.19

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 Rev et al

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
96 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	144.02	133.74	118.30	113.16	237.64	216.03	194.43	189.03	219.27	200.40	181.47	173.90	313.25	286.24	259.24	248.44
25-29	142.47	132.97	118.72	113.97	234.35	214.41	194.47	184.50	216.41	198.98	181.51	171.05	309.15	284.22	259.29	244.32
30-34	141.50	132.65	119.39	114.97	236.79	213.58	195.00	185.71	217.77	198.27	182.00	172.27	311.07	283.22	260.00	246.07
35-39	143.31	131.03	118.74	114.65	232.16	214.97	193.47	184.87	216.69	198.63	180.57	171.57	309.56	283.76	257.96	245.07
40-44	139.40	128.10	116.79	113.03	229.45	213.62	193.84	181.97	213.24	196.62	177.22	168.94	304.61	280.87	253.18	241.31
45	135.45	124.76	114.06	106.93	224.56	205.85	187.14	175.91	206.99	188.64	170.31	162.43	295.67	269.48	243.28	232.05
46	132.88	122.39	111.90	104.90	220.30	201.95	183.58	172.57	203.06	187.64	169.63	161.94	290.07	268.04	242.33	231.32
47	130.74	120.41	110.09	103.21	216.75	198.69	180.63	169.79	199.41	181.96	167.00	157.02	288.99	263.70	242.03	227.59
48	131.98	118.44	108.29	104.90	213.19	195.43	177.66	167.00	198.57	181.42	164.26	156.92	287.81	262.94	238.06	227.40
49	128.90	115.68	105.76	102.46	208.22	190.87	173.52	163.11	193.51	176.98	160.46	153.39	284.56	260.27	235.98	225.57
50	126.26	116.54	103.60	100.36	203.95	186.95	169.97	159.76	189.55	173.36	159.50	150.25	278.74	254.94	234.55	220.95
51	127.24	114.51	104.97	98.61	207.08	190.38	170.34	163.66	188.50	172.60	156.72	149.89	277.22	253.85	230.46	220.45
52	124.53	115.19	105.85	99.62	205.94	189.59	173.25	163.45	189.47	173.69	157.91	151.12	274.59	251.71	228.83	219.02
53	124.41	115.30	103.17	100.13	207.09	191.16	172.04	165.67	186.85	171.47	156.08	147.28	270.81	248.51	226.21	213.46
54	125.07	113.16	104.23	98.27	209.49	193.86	175.10	165.73	188.23	172.92	157.59	148.84	268.90	247.02	225.13	212.63
55	125.14	113.50	101.86	98.95	210.85	192.52	174.17	168.07	186.11	171.12	156.16	147.61	265.85	244.46	223.07	210.85
56	131.28	119.86	108.45	102.74	221.00	201.93	182.87	175.74	199.02	182.74	166.44	157.84	276.43	253.79	231.16	219.23
57	135.42	124.36	113.31	107.78	227.78	208.26	188.76	180.74	206.53	189.36	172.20	163.80	282.91	259.39	235.88	224.38
58	139.01	128.32	117.63	109.61	233.68	213.79	193.90	185.08	216.31	198.07	179.86	171.55	288.41	264.10	239.80	228.74
59	144.02	131.16	118.30	113.16	237.61	217.50	197.39	187.87	224.55	205.39	186.26	178.10	291.62	266.75	241.88	231.29
60	146.41	134.01	121.60	116.64	241.66	221.31	200.96	190.79	233.10	213.00	192.92	184.88	295.06	269.63	244.19	234.01
61	155.21	143.09	128.54	123.69	252.56	231.19	210.32	199.37	244.29	223.48	202.68	193.66	309.24	282.90	256.54	245.11
62	162.67	150.88	136.74	129.66	261.47	239.24	217.97	206.38	253.51	232.14	210.77	200.84	320.90	293.84	266.77	254.21
63	171.74	155.71	141.97	135.10	269.45	246.46	224.87	212.66	265.11	242.97	220.81	209.93	331.41	303.73	276.02	262.42
64	179.58	163.86	150.40	141.42	279.34	255.40	233.32	220.43	275.36	252.54	229.73	217.94	344.21	315.67	287.14	272.42
65	185.05	169.81	154.57	148.04	285.63	261.09	238.78	225.39	282.06	258.85	235.64	223.15	352.57	323.58	294.55	278.94
66	202.50	185.62	168.75	160.31	305.73	279.70	255.42	241.34	300.33	275.77	250.91	237.77	370.78	340.48	309.76	293.54
67	218.46	200.08	181.71	173.54	323.95	296.62	270.53	255.82	313.56	288.08	261.94	248.39	387.11	355.66	323.40	306.66
68	234.26	214.41	194.56	186.62	342.28	313.57	285.70	270.36	331.17	304.38	276.66	262.47	403.87	371.20	337.40	320.08
69	247.37	226.28	207.10	195.60	356.94	327.20	297.84	282.02	341.63	314.13	285.40	270.88	416.60	383.08	348.04	330.35
70	258.99	236.79	216.44	205.34	369.76	339.09	308.44	292.20	354.81	326.36	296.42	281.45	427.48	393.20	357.12	339.09
71	290.55	265.44	242.13	229.57	409.19	374.21	341.01	323.51	392.21	359.89	327.57	309.94	466.90	428.44	389.96	368.98
72	317.89	291.84	265.78	251.88	445.45	408.19	370.93	352.29	427.58	391.59	355.60	338.32	503.03	460.69	418.35	398.03
73	342.24	313.85	285.47	270.45	475.29	434.61	395.54	376.01	457.74	418.57	380.75	362.57	532.27	486.69	442.74	421.58
74	364.55	333.90	304.86	288.73	503.27	462.38	419.92	399.47	487.10	447.42	406.37	385.85	559.88	514.29	467.10	443.51
75	383.25	350.80	319.89	302.89	525.85	482.15	438.46	415.86	511.81	469.37	426.95	405.73	581.60	533.39	485.16	461.06
76	418.18	382.72	347.25	331.00	569.10	521.54	474.01	449.51	547.71	502.07	456.42	433.61	622.40	570.53	518.67	492.73
77	454.02	415.95	377.88	359.55	613.14	562.29	511.41	485.30	585.53	537.14	487.56	463.36	665.38	610.39	554.03	526.54
78	488.65	448.04	407.43	387.13	653.29	599.17	543.74	517.35	619.02	566.75	515.65	490.12	703.44	644.04	585.97	556.94
79	510.51	468.07	425.64	403.78	675.78	620.63	564.20	535.37	634.41	581.45	528.50	502.01	720.93	660.75	600.56	570.47
80	522.62	478.77	434.91	412.98	692.48	634.27	577.27	547.58	649.11	594.76	541.44	514.27	737.62	675.85	615.27	584.39
81	538.46	492.71	448.13	425.84	712.59	653.11	594.77	565.04	669.34	612.99	557.62	529.44	760.63	696.57	633.67	601.63
82	578.35	530.25	482.15	457.52	766.34	702.29	638.23	607.36	718.66	659.28	598.89	569.71	816.67	749.20	680.57	647.38
83	624.10	572.48	520.87	493.88	828.11	758.34	689.72	655.40	777.06	711.62	647.21	615.00	883.01	808.66	735.47	698.86
84	678.06	621.75	564.27	536.12	897.89	823.53	748.04	711.44	842.48	772.01	702.56	667.34	957.36	877.29	798.36	758.34
85	739.07	676.89	615.89	584.21	979.08	897.89	815.53	775.49	918.97	841.47	764.96	726.73	1,044.29	956.21	869.28	825.82
86	804.76	737.89	671.02	637.00	1,067.17	977.95	889.87	845.27	1,001.51	917.97	834.43	792.15	1,138.08	1,043.14	948.21	900.17
87	877.49	804.76	730.85	694.49	1,163.24	1,066.02	969.93	920.76	1,091.08	1,000.49	908.91	863.61	1,239.88	1,136.93	1,032.85	981.37
88	956.09	876.32	796.55	757.84	1,268.47	1,162.09	1,056.87	1,004.25	1,189.74	1,090.09	991.44	942.12	1,351.96	1,238.74	1,126.65	1,070.58
89	1,042.90	956.09	869.28	825.88	1,381.70	1,267.32	1,151.80	1,094.61	1,296.41	1,188.72	1,080.03	1,026.67	1,473.20	1,350.83	1,227.30	1,166.67
90	1,136.75	1,041.73	946.71	899.78	1,506.38	1,380.56	1,255.88	1,192.98	1,413.18	1,295.42	1,177.64	1,119.27	1,605.89	1,472.06	1,338.24	1,271.90
91	1,238.81	1,135.58	1,032.35	980.73	1,642.48	1,505.23	1,367.97	1,300.49	1,540.00	1,412.18	1,283.34	1,219.93	1,750.00	1,604.75	1,458.35	1,386.28
92	1,350.26	1,237.64	1,125.02	1,068.71	1,790.05	1,640.20	1,491.51	1,417.16	1,678.90	1,539.01	1,399.08	1,329.64	1,907.84	1,748.86	1,589.87	1,510.96
93	1,472.27	1,349.09	1,225.91	1,164.91	1,951.30	1,788.90	1,625.34	1,544.12	1,829.88	1,677.90	1,524.90	1,448.42	2,079.41	1,906.70	1,732.86	1,645.92
94	1,603.66	1,471.09	1,337.36	1,270.49	2,126.31	1,949.03	1,771.74	1,683.66	1,994.96	1,828.88	1,662.81	1,579.27	2,267.00	2,078.27	1,889.55	1,794.61

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 Rev et al

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
120 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	154.31	138.88	128.59	123.45	253.85	232.23	210.63	199.84	234.40	215.52	192.83	185.27	334.86	307.85	275.45	264.64
25-29	151.96	142.47	128.22	123.47	249.32	229.37	209.42	199.45	230.37	212.94	192.00	185.01	329.09	304.17	274.25	264.28
30-34	154.76	141.50	128.23	119.39	250.71	232.14	208.93	199.64	230.77	211.27	191.77	182.00	329.65	301.79	273.92	260.00
35-39	151.50	139.22	126.93	122.84	249.37	227.87	206.37	197.77	231.76	210.67	192.62	183.60	331.06	300.96	275.16	262.26
40-44	150.70	139.40	124.33	120.56	249.22	225.49	205.70	197.79	227.07	210.45	191.08	180.02	324.38	300.65	272.95	257.14
45	146.14	131.89	121.19	114.06	239.53	217.07	198.36	187.14	220.07	201.75	183.39	175.55	314.38	288.19	261.99	250.77
46	143.37	129.38	118.89	111.90	234.98	212.96	194.60	187.26	218.48	200.47	182.50	172.22	312.10	286.39	260.69	246.01
47	141.06	130.74	116.97	110.09	231.19	213.14	191.46	184.24	214.38	196.93	176.97	169.50	310.67	285.38	256.48	245.64
48	138.74	128.59	115.06	111.67	227.40	209.64	188.32	181.21	210.86	193.70	176.51	166.73	305.58	280.70	255.83	241.62
49	135.51	125.59	112.37	109.07	222.10	204.74	183.92	176.98	205.31	188.78	172.26	162.84	301.92	277.62	253.33	239.45
50	135.97	123.02	113.31	106.83	217.55	200.56	180.16	173.36	203.40	187.21	168.73	161.80	299.13	275.33	248.15	237.95
51	133.60	124.06	111.33	108.15	220.45	200.40	183.71	173.68	202.15	186.24	168.08	161.25	297.26	273.88	247.16	237.14
52	133.87	124.53	112.08	105.85	222.28	202.68	186.33	176.52	203.02	187.20	169.18	160.14	294.20	271.32	245.17	232.10
53	133.51	121.37	112.27	106.20	223.03	203.91	184.79	175.23	200.05	184.66	167.07	158.27	289.93	267.63	242.14	229.39
54	134.01	122.09	110.18	104.23	225.13	206.37	187.61	178.22	201.37	186.06	168.55	159.79	287.66	265.78	240.76	228.26
55	133.87	122.23	110.59	104.77	226.13	207.79	189.46	177.23	198.95	183.95	166.84	158.29	284.19	262.79	238.35	226.13
56	139.84	128.42	117.01	111.30	237.07	218.01	198.37	186.44	212.75	196.46	178.02	169.01	295.49	272.85	247.26	234.73
57	146.47	132.65	121.60	116.07	244.42	224.90	204.26	192.76	220.76	203.59	184.34	175.10	302.42	278.90	252.51	239.88
58	149.71	136.34	125.65	117.63	250.79	230.90	209.38	198.31	231.22	212.99	192.70	183.15	308.29	284.00	256.94	244.21
59	151.74	141.45	128.59	120.88	255.07	234.96	212.74	202.15	240.03	220.90	199.70	189.91	311.73	286.86	259.35	246.64
60	156.34	143.93	129.04	124.08	259.45	239.10	216.23	206.05	249.18	229.07	206.99	196.94	315.41	289.97	262.01	249.28
61	167.34	152.79	138.24	130.96	270.97	249.10	225.71	214.77	261.20	239.99	217.20	206.60	330.63	303.78	274.95	261.50
62	174.46	160.31	146.17	139.09	280.31	257.12	233.44	221.84	271.07	248.93	225.66	214.58	343.14	315.11	285.63	271.61
63	183.19	167.16	153.42	144.26	288.70	264.29	240.34	228.14	283.52	260.26	236.21	224.56	354.42	325.32	295.28	280.71
64	193.05	175.09	159.38	152.64	299.11	273.34	248.96	236.08	294.51	270.22	245.55	233.41	368.13	337.77	306.94	291.75
65	198.11	182.87	165.46	156.75	305.72	278.94	254.39	241.00	301.69	276.70	251.71	239.21	377.12	345.89	314.64	299.02
66	217.26	198.28	181.40	172.97	327.05	298.90	272.47	258.38	321.40	294.80	268.18	254.70	396.80	363.95	331.09	314.46
67	234.79	214.38	196.00	185.79	346.41	317.01	288.86	274.16	335.72	307.92	280.14	265.93	414.46	380.16	345.86	328.30
68	250.15	230.29	208.45	198.53	365.87	335.20	305.34	289.99	354.69	325.37	296.01	280.86	432.55	396.77	360.98	342.52
69	264.63	243.54	220.52	209.02	381.43	349.79	318.54	302.71	366.01	335.75	305.47	289.73	446.36	409.44	372.53	353.32
70	277.49	253.44	231.24	220.14	395.01	362.55	330.09	313.84	380.25	348.82	317.37	300.91	458.14	420.27	382.38	362.55
71	310.28	285.17	258.27	245.71	437.17	400.46	365.48	346.24	420.10	384.85	349.59	331.96	500.12	458.16	416.19	395.21
72	340.48	312.68	283.15	269.25	475.94	436.98	396.32	377.70	457.80	418.94	381.50	361.35	538.60	492.87	448.84	425.12
73	365.61	335.56	305.51	288.81	507.85	465.53	423.20	402.05	488.55	447.94	407.35	387.76	568.07	520.87	473.67	450.88
74	390.36	358.09	325.83	309.70	539.44	493.83	449.80	426.21	521.32	477.53	435.10	413.21	599.22	548.88	500.12	474.96
75	409.52	375.52	341.52	324.53	563.51	516.82	468.61	445.99	547.61	502.54	456.12	433.58	622.28	571.06	518.32	492.71
76	446.26	409.32	372.38	353.17	607.99	557.57	507.14	481.20	587.02	537.56	488.12	464.04	667.07	610.87	554.69	527.31
77	486.45	445.56	404.67	384.93	655.76	600.77	547.15	519.66	626.66	574.65	522.64	496.02	712.12	653.01	593.89	563.65
78	522.49	479.17	435.86	414.20	699.47	641.40	582.03	552.99	661.99	606.25	551.66	523.79	752.26	688.91	626.90	595.22
79	546.52	500.22	455.22	432.07	723.43	663.25	603.07	572.98	678.54	622.27	566.01	537.32	771.08	707.13	643.20	610.60
80	559.17	511.66	465.37	442.22	739.99	679.42	617.65	586.76	695.10	636.56	579.07	549.80	789.88	723.36	658.03	624.78
81	576.00	527.90	479.81	455.17	762.91	700.00	635.94	603.92	715.65	656.27	596.88	566.68	813.24	745.75	678.28	643.96
82	618.23	567.79	516.17	490.36	820.10	751.47	683.99	649.67	768.99	705.59	641.17	608.95	873.86	801.80	728.60	692.01
83	668.68	612.37	557.23	529.08	886.45	812.09	737.76	701.15	831.40	761.95	692.49	658.28	944.77	865.85	786.93	748.04
84	724.99	665.16	604.16	573.66	960.79	880.72	800.65	760.63	901.86	826.37	751.89	713.64	1,024.83	939.06	854.41	810.95
85	790.68	724.99	658.12	625.27	1,047.71	960.79	872.72	829.26	982.39	900.85	819.32	778.06	1,116.34	1,023.71	931.05	884.16
86	861.07	789.51	717.95	681.58	1,141.50	1,046.58	951.64	903.60	1,070.96	982.39	892.80	848.52	1,217.00	1,116.34	1,014.55	964.23
87	938.50	861.07	782.47	743.76	1,244.44	1,141.50	1,037.42	985.95	1,167.58	1,069.95	973.33	924.00	1,326.80	1,215.86	1,106.05	1,050.00
88	1,024.13	938.50	852.86	810.63	1,356.53	1,243.30	1,131.21	1,074.03	1,273.26	1,166.59	1,060.88	1,007.54	1,446.91	1,325.66	1,205.56	1,144.94
89	1,115.64	1,022.96	930.28	883.36	1,478.93	1,355.40	1,233.01	1,171.25	1,387.00	1,271.27	1,156.52	1,098.13	1,576.14	1,444.62	1,314.22	1,247.88
90	1,216.53	1,114.46	1,013.58	963.13	1,611.61	1,477.78	1,343.97	1,276.47	1,511.82	1,386.01	1,260.19	1,196.79	1,717.98	1,575.00	1,432.03	1,359.97
91	1,325.63	1,215.35	1,105.08	1,049.94	1,756.86	1,610.46	1,464.05	1,390.85	1,648.71	1,510.81	1,373.93	1,304.48	1,873.53	1,716.84	1,561.29	1,482.35
92	1,445.28	1,324.45	1,203.62	1,143.79	1,915.86	1,755.73	1,595.60	1,516.66	1,796.67	1,646.70	1,497.72	1,422.24	2,041.68	1,871.24	1,701.96	1,616.19
93	1,574.33	1,444.11	1,312.72	1,247.03	2,087.43	1,913.57	1,739.71	1,652.79	1,958.73	1,795.66	1,631.60	1,550.06	2,225.81	2,040.53	1,854.09	1,761.44
94	1,716.27	1,573.15	1,430.03	1,358.47	2,275.01	2,086.28	1,896.40	1,801.48	2,134.86	1,956.71	1,778.55	1,689.98	2,425.99	2,223.54	2,021.08	1,920.43

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 Rev et al

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
Unlimited

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	174.89	159.45	144.02	138.88	287.53	265.42	243.30	226.73	267.11	243.86	224.52	212.90	381.56	348.38	320.71	304.14
25-29	170.96	156.71	142.47	137.72	285.88	265.46	239.96	229.75	264.46	243.01	221.58	210.85	377.78	347.14	316.52	301.22
30-34	172.45	159.18	141.50	137.07	289.97	261.46	237.67	228.16	266.19	242.93	222.95	209.64	380.27	347.02	318.50	299.48
35-39	171.97	155.60	143.31	135.12	286.13	264.11	237.69	228.89	265.00	243.42	221.84	209.53	378.55	347.76	316.92	299.31
40-44	169.54	154.47	139.40	131.86	283.51	259.20	234.91	222.77	260.83	241.01	218.32	206.99	372.61	344.28	311.88	295.67
45	163.97	149.71	135.45	128.32	272.07	249.08	229.91	218.43	252.15	230.70	209.23	201.18	360.19	329.53	298.89	287.40
46	160.85	146.87	132.88	125.88	266.91	248.10	225.54	214.29	249.99	228.94	207.89	197.35	357.12	327.05	296.98	281.94
47	158.26	144.50	130.74	123.85	262.61	244.10	221.91	210.82	244.99	224.55	204.16	193.94	355.05	325.46	295.87	281.09
48	155.66	142.13	128.59	125.21	258.30	240.09	218.27	207.37	243.48	223.41	203.34	193.29	352.88	323.78	294.68	280.13
49	152.03	138.81	128.90	122.29	255.81	234.49	213.18	202.53	236.78	217.43	195.70	186.04	348.19	319.77	287.80	273.60
50	148.92	139.21	126.26	119.78	250.57	229.69	208.82	198.38	234.29	212.99	194.05	184.60	344.55	313.21	285.37	271.45
51	149.51	136.78	124.06	120.88	253.04	232.53	208.61	198.34	232.53	213.93	193.02	183.71	341.95	314.60	283.84	270.16
52	149.44	136.98	124.53	118.30	254.35	234.27	210.86	200.81	233.25	214.78	193.99	184.74	338.04	311.26	281.13	267.74
53	148.68	136.54	124.41	118.34	254.43	234.86	212.04	202.24	229.58	211.56	191.31	182.33	332.71	306.61	277.27	264.23
54	148.90	136.98	125.07	119.12	256.10	236.89	214.50	204.88	230.82	212.89	192.73	183.76	329.75	304.13	275.31	262.51
55	148.42	136.78	125.14	116.41	259.68	237.77	215.88	203.37	229.97	210.24	190.53	181.78	328.51	300.34	272.20	259.68
56	156.96	142.69	131.28	122.72	273.65	250.97	227.65	215.38	246.98	225.77	204.99	195.26	343.00	313.55	284.70	271.21
57	163.05	149.23	135.42	129.89	283.43	260.25	235.90	224.02	257.24	235.10	213.85	203.42	352.36	322.04	292.94	278.68
58	168.42	155.05	139.01	133.67	291.98	268.43	243.14	231.65	270.30	247.02	225.01	213.81	360.40	329.35	300.04	285.09
59	172.31	156.88	144.02	136.31	298.05	274.26	248.28	237.23	281.44	257.16	234.60	222.70	365.51	333.98	304.68	289.21
60	176.19	161.30	146.41	138.97	304.12	280.13	253.45	242.78	292.95	267.66	244.46	231.83	370.83	338.82	309.46	293.45
61	186.74	169.76	155.21	147.94	315.69	290.30	263.33	251.42	305.47	279.26	254.69	241.60	386.68	353.49	322.40	305.82
62	195.67	179.17	162.67	155.60	324.84	298.30	271.21	258.20	315.60	288.68	262.94	249.47	399.50	365.42	332.84	315.79
63	206.09	187.77	171.74	162.58	332.96	305.35	278.19	264.16	328.78	300.84	273.73	259.76	410.95	376.06	342.14	324.69
64	215.49	197.54	179.58	170.60	343.51	314.67	287.21	272.08	340.27	311.52	283.13	268.73	425.36	389.40	353.90	335.92
65	222.06	204.64	185.05	176.34	349.74	320.02	292.59	276.60	347.46	318.20	288.94	274.31	434.33	397.74	361.17	342.89
66	242.58	223.59	202.50	191.95	369.69	338.23	308.96	292.15	365.21	334.46	303.70	288.33	450.87	412.90	374.94	355.95
67	261.34	240.92	218.46	208.25	387.65	354.64	323.69	306.15	377.06	345.31	313.56	297.68	465.50	426.31	387.11	367.50
68	281.91	258.09	234.26	222.35	405.94	371.35	338.70	320.42	394.37	361.16	327.94	311.35	480.93	440.44	399.93	379.68
69	297.23	272.30	247.37	233.95	420.12	384.29	350.31	331.46	403.33	369.36	335.41	318.42	491.86	450.44	409.02	388.31
70	310.79	284.89	258.99	246.04	432.33	395.42	360.27	340.94	415.71	380.71	345.70	328.19	500.87	458.69	416.51	395.42
71	347.94	319.25	288.76	274.41	477.08	437.89	398.70	378.25	457.99	420.78	382.14	362.10	545.23	500.93	454.92	431.08
72	380.43	349.16	317.89	302.26	519.84	476.93	432.37	410.92	499.37	457.30	415.21	395.58	587.50	537.99	488.48	465.38
73	409.01	375.62	340.57	323.87	553.50	507.51	461.52	439.31	533.31	489.64	444.64	422.82	620.12	569.36	517.03	491.65
74	437.13	401.65	364.55	346.80	588.43	539.40	490.36	465.84	569.28	521.27	474.61	450.61	654.33	599.16	545.53	517.94
75	458.97	420.34	381.70	363.16	613.67	563.75	512.36	485.94	596.87	547.77	497.39	472.85	678.26	622.48	565.22	537.32
76	500.93	458.08	416.71	396.02	664.00	607.85	553.09	525.02	639.91	586.79	533.67	506.49	727.17	666.81	606.44	575.56
77	544.26	499.14	454.02	431.46	715.30	656.36	596.08	566.61	683.68	627.10	569.35	541.05	776.91	712.61	646.98	614.83
78	584.76	536.03	487.30	462.93	762.55	699.54	635.24	604.38	721.97	661.99	602.01	571.47	820.42	752.26	684.11	649.39
79	610.81	560.66	509.22	483.51	790.39	724.42	658.46	625.48	740.69	679.42	617.06	586.97	841.70	772.07	701.21	667.01
80	626.18	573.79	521.41	495.82	807.82	740.69	673.56	640.00	757.72	694.58	631.44	599.86	861.05	789.30	717.54	681.66
81	644.04	591.25	537.29	510.31	832.51	763.41	694.31	658.65	780.67	715.93	651.19	618.84	887.12	813.56	740.00	703.23
82	693.31	634.66	577.18	549.02	894.91	820.25	745.57	708.80	839.50	769.87	699.26	664.93	953.98	874.85	794.61	755.60
83	748.45	686.28	624.10	592.43	966.24	886.00	805.75	765.64	907.17	831.66	756.14	717.89	1,030.88	945.06	859.25	815.79
84	811.80	743.76	676.89	642.87	1,048.71	961.78	873.74	830.28	983.67	902.26	819.90	778.69	1,117.80	1,025.31	931.69	884.88
85	884.53	811.80	737.89	700.35	1,143.44	1,047.60	952.87	904.95	1,072.91	982.69	893.44	849.32	1,219.22	1,116.70	1,015.28	965.13
86	964.30	884.53	803.59	763.70	1,245.97	1,142.33	1,038.68	986.30	1,169.03	1,071.94	973.87	925.81	1,328.45	1,218.10	1,106.66	1,052.05
87	1,051.12	964.30	876.32	832.92	1,358.53	1,244.86	1,132.30	1,075.46	1,273.96	1,168.06	1,062.14	1,009.17	1,447.69	1,327.33	1,206.96	1,146.78
88	1,146.14	1,051.12	954.92	906.82	1,480.00	1,357.41	1,233.72	1,172.42	1,388.71	1,272.99	1,157.26	1,099.41	1,578.08	1,446.57	1,315.07	1,249.32
89	1,249.37	1,144.97	1,040.56	988.94	1,613.74	1,478.90	1,345.16	1,277.18	1,514.24	1,387.73	1,261.22	1,198.44	1,720.73	1,576.97	1,433.20	1,361.88
90	1,361.99	1,248.20	1,134.41	1,078.10	1,758.62	1,612.63	1,465.52	1,393.08	1,650.57	1,512.28	1,374.98	1,306.33	1,875.64	1,718.51	1,562.48	1,484.47
91	1,484.00	1,360.82	1,236.47	1,175.47	1,916.88	1,757.51	1,598.14	1,517.90	1,798.65	1,648.61	1,498.56	1,424.01	2,043.92	1,873.42	1,702.90	1,618.21
92	1,617.73	1,482.82	1,347.91	1,281.05	2,089.62	1,915.76	1,741.90	1,654.98	1,960.48	1,796.69	1,633.90	1,552.50	2,227.81	2,041.70	1,856.70	1,764.19
93	1,763.20	1,616.56	1,469.92	1,396.01	2,277.96	2,088.50	1,897.93	1,803.20	2,137.01	1,958.51	1,781.01	1,691.75	2,428.41	2,225.59	2,023.87	1,922.45
94	1,922.74	1,762.03	1,601.31	1,521.54	2,483.02	2,275.74	2,069.56	1,965.91	2,329.23	2,135.04	1,940.86	1,843.77	2,646.85	2,426.19	2,205.52	2,095.19

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 Rev et al

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
24 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	19.74	18.33	16.92	15.51	32.58	29.61	26.65	25.17	31.09	27.99	25.92	24.87	44.42	39.98	37.01	35.53
25-29	23.35	21.79	20.24	18.68	39.23	35.96	32.69	31.05	36.61	33.19	30.90	28.61	52.31	47.40	44.13	40.87
30-34	31.58	29.61	27.64	25.66	53.90	47.67	43.53	41.45	49.33	46.43	42.09	39.19	70.48	66.33	60.11	55.96
35-39	42.03	37.36	35.02	32.69	66.19	61.30	56.39	53.94	63.51	58.35	53.22	49.78	90.71	83.36	76.00	71.10
40-44	49.29	44.10	41.51	38.92	81.72	73.56	68.11	62.66	76.28	70.57	62.94	61.02	108.96	100.80	89.90	87.17
45	51.44	48.73	43.32	40.61	85.28	79.59	71.06	68.22	81.60	73.64	67.66	63.68	116.54	105.17	96.65	90.96
46	54.60	49.14	43.68	40.95	85.99	80.26	71.66	68.79	82.28	76.24	68.22	66.22	117.52	108.92	97.45	94.58
47	54.82	49.34	43.86	43.86	86.35	80.58	71.96	69.08	83.40	75.46	69.51	65.54	120.88	109.37	100.73	94.98
48	55.27	49.74	46.98	44.22	89.96	81.25	72.54	69.64	84.09	78.10	70.08	66.08	121.88	113.17	101.57	95.76
49	55.95	53.15	47.56	44.76	91.05	82.24	76.37	70.50	85.89	77.91	71.90	67.92	126.30	114.56	105.74	99.87
50	59.22	53.58	47.94	45.12	91.80	82.91	76.99	71.06	86.57	80.54	72.47	68.47	127.33	118.44	106.60	100.67
51	59.46	53.79	48.13	45.30	92.16	86.21	77.29	74.32	88.95	80.87	74.80	70.75	130.80	118.91	109.99	104.05
52	59.93	54.22	51.37	48.52	95.89	86.90	77.91	74.91	93.04	84.76	76.51	74.43	134.84	122.86	110.87	107.87
53	60.40	57.53	51.78	48.90	96.65	87.59	81.54	75.51	95.87	87.53	79.19	75.01	138.94	126.85	114.77	108.73
54	63.53	57.75	51.98	49.09	100.05	90.96	81.87	78.84	99.77	91.28	82.80	78.54	142.51	130.37	118.25	112.19
55	64.03	58.20	52.38	49.47	100.84	91.67	82.50	79.45	102.67	94.12	85.56	81.28	146.67	134.46	122.23	116.12
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 Rev et al

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
36 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	26.79	23.97	22.56	21.15	41.45	38.50	35.53	32.58	39.38	36.28	32.14	31.09	56.26	51.82	45.90	44.42
25-29	31.13	29.58	26.46	24.91	49.03	45.76	40.87	39.23	46.91	42.35	38.90	36.61	67.01	60.47	55.58	52.31
30-34	43.43	39.48	35.53	33.56	68.40	62.19	55.96	53.90	63.84	58.04	52.24	50.79	91.20	82.91	74.62	72.54
35-39	56.04	51.37	46.70	44.36	85.81	78.45	71.10	68.65	80.67	73.81	66.95	63.51	115.23	105.42	95.62	90.71
40-44	64.86	59.67	54.48	51.89	103.52	95.35	87.17	81.72	95.35	87.71	80.09	76.28	136.21	125.31	114.41	108.96
45	70.39	64.97	56.85	54.14	110.86	99.49	90.96	88.12	103.47	93.53	85.57	81.60	147.81	133.60	122.23	116.54
46	70.97	65.51	60.05	57.32	111.78	100.32	91.72	88.85	104.33	96.31	88.28	82.28	149.04	137.58	126.11	117.52
47	71.27	65.78	60.30	57.56	112.25	103.61	92.10	89.22	105.25	97.31	87.39	83.40	152.54	141.02	126.64	120.88
48	71.85	66.33	60.80	58.04	113.17	104.46	92.86	89.96	108.11	98.11	90.09	86.09	156.70	142.18	130.58	124.78
49	75.53	67.14	61.54	58.75	114.56	105.74	96.93	91.05	109.86	99.87	91.86	85.89	161.55	146.87	135.11	126.30
50	76.14	70.50	62.04	59.22	115.48	106.60	97.72	91.80	112.74	102.68	92.61	88.60	165.82	151.02	136.21	130.28
51	76.44	70.78	65.12	62.29	118.91	109.99	98.10	95.14	115.24	105.13	95.02	90.97	169.45	154.59	139.73	133.78
52	79.91	71.35	65.64	62.78	122.86	113.87	101.88	95.89	119.92	109.59	99.25	95.11	173.80	158.81	143.83	137.84
53	80.54	74.79	69.03	63.28	126.85	117.79	105.70	99.67	120.87	112.53	102.12	95.87	175.18	163.10	147.99	138.94
54	83.74	75.08	69.30	66.42	130.37	118.25	109.16	103.09	125.24	114.62	106.12	99.77	178.89	163.73	151.60	142.51
55	84.40	78.58	69.85	66.94	134.46	122.23	113.06	106.96	128.34	117.66	106.96	102.67	183.35	168.07	152.79	146.67
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 Rev et al

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
48 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	28.20	26.79	23.97	22.56	45.90	42.93	38.50	37.01	43.53	40.43	36.28	35.24	62.19	57.74	51.82	50.34
25-29	34.25	31.13	28.02	26.46	55.58	50.67	45.76	44.13	52.63	48.05	43.47	41.18	75.18	68.65	62.11	58.84
30-34	47.38	43.43	39.48	37.51	74.62	68.40	62.19	60.11	71.11	65.30	59.50	56.59	101.57	93.27	84.98	80.83
35-39	58.37	53.70	49.03	46.70	95.62	88.27	80.91	76.00	90.97	82.38	75.51	72.08	129.95	117.68	107.87	102.98
40-44	70.05	64.86	59.67	57.08	114.41	106.25	95.35	89.90	108.71	99.16	89.64	85.82	155.28	141.65	128.04	122.59
45	75.80	70.39	62.27	59.56	122.23	110.86	102.33	96.65	115.41	105.47	95.51	91.53	164.87	150.66	136.44	130.76
46	76.43	70.97	62.78	60.05	123.25	114.65	103.19	97.45	118.39	108.34	98.33	94.31	169.11	154.77	140.45	134.72
47	76.75	71.27	65.78	60.30	126.64	115.12	106.49	100.73	119.15	109.24	99.31	95.34	172.69	158.29	143.91	138.15
48	77.38	71.85	66.33	63.56	127.68	118.97	107.36	101.57	122.13	112.12	102.12	98.11	177.01	162.50	147.99	142.18
49	81.13	72.73	67.14	64.34	132.18	120.43	108.68	102.81	125.83	113.86	103.87	99.87	185.05	167.43	152.74	146.87
50	81.78	73.32	67.68	64.86	133.25	124.36	112.52	106.60	128.87	118.81	106.71	102.68	189.50	174.70	156.94	151.02
51	84.94	76.44	70.78	65.12	136.75	124.86	112.97	109.99	131.40	119.29	109.18	103.09	193.24	175.39	160.54	151.61
52	85.62	79.91	71.35	68.49	140.84	128.85	116.86	110.87	134.39	124.06	111.64	107.51	194.77	179.79	161.81	155.82
53	89.17	83.42	74.79	71.91	144.97	132.89	120.81	114.77	137.55	127.10	114.63	108.36	199.34	184.24	166.11	157.05
54	92.41	83.74	77.97	72.19	148.57	136.44	124.32	115.21	142.22	129.48	118.86	112.51	203.15	184.96	169.80	160.69
55	96.04	87.31	78.58	75.67	149.73	137.51	125.29	119.17	145.46	132.62	119.78	115.51	207.79	189.46	171.12	165.02
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 Rev et al

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
60 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	33.84	31.02	28.20	26.79	53.30	48.85	44.42	42.93	50.79	46.64	42.50	40.43	72.54	66.62	60.70	57.74
25-29	38.92	35.80	32.69	31.13	63.74	58.84	52.31	50.67	59.49	54.92	50.34	46.91	84.99	78.45	71.92	67.01
30-34	53.30	49.35	45.40	43.43	87.06	78.77	72.54	68.40	81.25	75.45	68.20	65.30	116.07	107.78	97.41	93.27
35-39	67.71	63.04	56.04	53.70	110.33	100.52	90.71	88.27	104.70	96.11	85.81	82.38	149.55	137.30	122.59	117.68
40-44	83.02	75.24	67.45	64.86	130.76	119.86	108.96	103.52	123.96	114.41	102.98	99.16	177.07	163.45	147.10	141.65
45	86.63	78.51	73.09	67.68	139.29	127.92	116.54	110.86	131.32	121.40	109.45	105.47	187.61	173.40	156.34	150.66
46	87.35	81.89	73.70	70.97	140.45	128.99	117.52	111.78	134.45	124.40	112.36	106.35	192.04	177.71	160.51	151.91
47	87.71	82.23	74.01	71.27	141.02	129.52	118.00	112.25	135.06	123.13	113.21	107.23	195.71	178.44	164.06	155.42
48	91.20	82.91	74.62	71.85	142.18	130.58	118.97	113.17	138.16	126.13	114.14	108.11	200.22	182.81	165.40	156.70
49	92.32	83.92	75.53	72.73	143.93	132.18	120.43	114.56	137.83	127.85	115.85	109.86	202.68	187.99	170.36	161.55
50	93.06	84.60	76.14	73.32	145.09	133.25	121.41	115.48	140.94	128.87	116.78	110.75	207.27	189.50	171.74	162.86
51	96.26	87.77	79.28	76.44	151.61	139.73	124.86	118.91	143.52	131.40	119.29	113.19	211.07	193.24	175.39	166.48
52	97.03	91.32	82.76	77.05	155.82	143.83	131.85	122.86	148.85	136.47	124.06	117.86	215.75	197.77	179.79	170.80
53	100.67	92.04	83.42	80.54	163.10	147.99	135.91	129.87	152.13	139.62	127.10	120.87	220.48	202.35	184.24	175.18
54	103.96	95.29	86.63	80.86	166.76	154.64	139.48	133.41	157.06	144.33	131.59	125.24	224.37	206.18	187.99	178.89
55	107.68	98.95	87.31	84.40	174.17	158.90	143.62	137.51	160.45	147.61	132.62	126.21	229.19	210.85	189.46	180.29
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 Rev et al

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
72 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	35.25	32.43	29.61	28.20	57.74	53.30	48.85	45.90	53.90	49.74	44.57	42.50	76.99	71.06	63.66	60.70
25-29	42.03	38.92	35.80	32.69	68.65	63.74	57.21	55.58	64.07	58.36	52.63	50.34	91.53	83.36	75.18	71.92
30-34	57.25	53.30	47.38	45.40	95.35	87.06	78.77	74.62	87.06	79.81	72.54	68.20	124.36	114.00	103.64	97.41
35-39	72.38	67.71	60.71	58.37	120.13	110.33	100.52	95.62	111.56	101.27	92.68	87.53	159.36	144.65	132.39	125.04
40-44	88.21	80.43	72.64	70.05	144.38	130.76	119.86	114.41	131.59	122.04	110.60	104.89	187.97	174.34	158.00	149.83
45	92.04	83.92	78.51	73.09	153.50	139.29	127.92	119.39	141.29	129.35	117.41	111.42	201.82	184.77	167.71	159.18
46	92.81	87.35	79.16	73.70	154.77	140.45	128.99	120.38	142.47	132.42	120.38	114.38	203.50	189.18	171.97	163.38
47	95.94	87.71	79.49	74.01	155.42	141.02	129.52	123.75	142.97	131.07	119.15	113.21	207.22	189.96	172.69	164.06
48	96.73	88.44	80.14	77.38	156.70	142.18	130.58	124.78	146.17	134.14	122.13	116.13	211.83	194.42	177.01	168.31
49	97.91	89.52	81.13	78.33	158.62	143.93	132.18	126.30	145.81	133.83	121.82	115.85	214.42	196.80	179.17	170.36
50	98.70	90.24	81.78	78.96	159.89	145.09	133.25	127.33	149.01	136.92	124.85	118.81	219.11	201.35	183.58	174.70
51	101.93	93.43	84.94	79.28	166.48	151.61	136.75	130.80	151.61	139.50	127.35	119.29	222.96	205.13	187.29	175.39
52	102.74	94.18	85.62	82.76	170.80	155.82	143.83	134.84	157.13	144.74	130.25	124.06	227.73	209.76	188.78	179.79
53	106.43	97.80	89.17	83.42	178.19	163.10	147.99	141.95	160.47	145.90	133.37	127.10	232.56	211.42	193.29	184.24
54	109.73	101.07	89.52	86.63	184.96	166.76	151.60	145.53	165.55	150.71	137.98	131.59	236.50	215.28	197.08	187.99
55	110.59	101.86	93.13	87.31	189.46	174.17	158.90	149.73	169.00	154.01	141.18	132.62	241.40	220.02	201.68	189.46
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 Rev et al

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
96 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	39.48	36.66	32.43	31.02	65.14	59.22	53.30	51.82	60.11	54.93	49.74	47.67	85.87	78.46	71.06	68.11
25-29	46.70	43.59	38.92	37.36	76.82	70.29	63.74	60.47	70.94	65.22	59.49	56.07	101.34	93.16	84.99	80.09
30-34	63.17	59.22	53.30	51.32	105.70	95.35	87.06	82.91	97.22	88.51	81.25	76.91	138.87	126.44	116.07	109.86
35-39	81.72	74.72	67.71	65.38	132.39	122.59	110.33	105.42	123.56	113.27	102.98	97.83	176.52	161.81	147.10	139.75
40-44	95.99	88.21	80.43	77.83	158.00	147.10	133.49	125.31	146.84	135.41	122.04	116.33	209.76	193.42	174.34	166.18
45	102.87	94.75	86.63	81.22	170.55	156.34	142.13	133.60	157.21	143.27	129.35	123.37	224.56	204.66	184.77	176.24
46	103.73	95.54	87.35	81.89	171.97	157.65	143.31	134.72	158.52	146.48	132.42	126.41	226.43	209.23	189.18	180.57
47	104.16	95.94	87.71	82.23	172.69	158.29	143.91	135.27	158.87	144.97	133.05	125.11	230.25	210.10	192.83	181.31
48	107.78	96.73	88.44	85.67	174.11	159.60	145.09	136.39	162.17	148.15	134.14	128.15	235.04	214.74	194.42	185.71
49	109.10	97.91	89.52	86.72	176.24	161.55	146.87	138.06	163.79	149.80	135.81	129.83	240.86	220.30	199.73	190.93
50	109.98	101.52	90.24	87.42	177.66	162.86	148.05	139.17	165.12	151.02	138.95	130.88	242.80	222.08	204.31	192.47
51	113.25	101.93	93.43	87.77	184.32	169.45	151.61	145.67	167.78	153.62	139.50	133.41	246.75	225.94	205.13	196.20
52	114.15	105.59	97.03	91.32	188.78	173.80	158.81	149.83	173.69	159.22	144.74	138.53	251.71	230.73	209.76	200.77
53	117.93	109.30	97.80	94.92	196.32	181.21	163.10	157.05	177.13	162.54	147.96	139.62	256.72	235.58	214.43	202.35
54	121.28	109.73	101.07	95.29	203.15	187.99	169.80	160.69	182.53	167.69	152.82	144.33	260.76	239.53	218.31	206.18
55	125.14	113.50	101.86	98.95	210.85	192.52	174.17	168.07	186.11	171.12	156.16	147.61	265.85	244.46	223.07	210.85
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 Rev et al

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
120 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	42.30	38.07	35.25	33.84	69.59	63.66	57.74	54.78	64.25	59.08	52.86	50.79	91.80	84.39	75.51	72.54
25-29	49.81	46.70	42.03	40.47	81.72	75.18	68.65	65.38	75.51	69.80	62.93	60.64	107.87	99.70	89.90	86.63
30-34	69.09	63.17	57.25	53.30	111.93	103.64	93.27	89.12	103.02	94.32	85.62	81.25	147.16	134.73	122.29	116.07
35-39	86.39	79.39	72.38	70.05	142.20	129.95	117.68	112.78	132.16	120.13	109.83	104.70	188.78	171.63	156.90	149.55
40-44	103.78	95.99	85.62	83.02	171.63	155.28	141.65	136.21	156.36	144.93	131.59	123.96	223.38	207.03	187.97	177.07
45	111.00	100.17	92.04	86.63	181.92	164.87	150.66	142.13	167.15	153.23	139.29	133.33	238.78	218.88	198.98	190.45
46	111.92	101.00	92.81	87.35	183.44	166.24	151.91	146.18	170.55	156.50	142.47	134.45	243.64	223.57	203.50	192.04
47	112.38	104.16	93.20	87.71	184.20	169.81	152.54	146.79	170.79	156.89	141.00	135.06	247.52	227.37	204.35	195.71
48	113.31	105.02	93.96	91.20	185.71	171.21	153.79	147.99	172.20	158.19	144.15	136.16	249.56	229.24	208.93	197.32
49	114.70	106.30	95.11	92.32	187.99	173.31	155.68	149.80	173.78	159.79	145.81	137.83	255.55	234.98	214.42	202.68
50	118.44	107.16	98.70	93.06	189.50	174.70	156.94	151.02	177.19	163.09	146.98	140.94	260.57	239.85	216.16	207.27
51	118.91	110.42	99.09	96.26	196.20	178.37	163.50	154.59	179.93	165.77	149.61	143.52	264.58	243.77	219.99	211.07
52	122.72	114.15	102.74	97.03	203.76	185.78	170.80	161.81	186.10	171.60	155.08	146.80	269.69	248.71	224.74	212.75
53	126.56	115.06	106.43	100.67	211.42	193.29	175.18	166.11	189.64	175.05	158.37	150.04	274.84	253.70	229.54	217.46
54	129.95	118.39	106.84	101.07	218.31	200.12	181.92	172.83	195.27	180.42	163.45	154.95	278.95	257.73	233.47	221.34
55	133.87	122.23	110.59	104.77	226.13	207.79	189.46	177.23	198.95	183.95	166.84	158.29	284.19	262.79	238.35	226.13
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix A

Genworth Life Insurance Company
Current Annual Premiums

Form: 7044 Rev et al

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
Unlimited

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	47.94	43.71	39.48	38.07	78.82	72.76	66.70	62.15	73.22	66.85	61.54	58.36	104.60	95.50	87.92	83.37
25-29	56.04	51.37	46.70	45.14	93.71	87.01	78.66	75.31	86.69	79.65	72.63	69.11	123.83	113.79	103.75	98.73
30-34	76.99	71.06	63.17	61.19	129.46	116.73	106.10	101.86	118.83	108.46	99.53	93.59	169.76	154.92	142.18	133.70
35-39	98.07	88.73	81.72	77.05	163.17	150.61	135.54	130.52	151.12	138.81	126.51	119.48	215.87	198.31	180.73	170.69
40-44	116.75	106.37	95.99	90.80	195.23	178.49	161.77	153.41	179.61	165.96	150.35	142.53	256.59	237.07	214.76	203.60
45	124.53	113.70	102.87	97.46	206.64	189.18	174.61	165.89	191.51	175.21	158.91	152.80	273.56	250.28	227.00	218.28
46	125.57	114.65	103.73	98.27	208.36	193.68	176.07	167.28	195.16	178.72	162.29	154.06	278.79	255.31	231.84	220.10
47	126.09	115.12	104.16	98.68	209.22	194.48	176.80	167.97	195.19	178.91	162.66	154.51	282.88	259.30	235.73	223.94
48	127.13	116.07	105.02	102.25	210.95	196.08	178.26	169.36	198.84	182.45	166.06	157.85	288.19	264.43	240.66	228.77
49	128.68	117.49	109.10	103.51	216.52	198.48	180.43	171.42	200.41	184.04	165.64	157.47	294.71	270.65	243.60	231.57
50	129.72	121.26	109.98	104.34	218.27	200.08	181.89	172.81	204.09	185.53	169.03	160.80	300.14	272.84	248.59	236.46
51	133.07	121.75	110.42	107.59	225.23	206.97	185.68	176.53	206.97	190.41	171.81	163.50	304.37	280.01	252.64	240.46
52	136.98	125.57	114.15	108.45	233.16	214.75	193.29	184.08	213.81	196.88	177.82	169.35	309.87	285.33	257.70	245.43
53	140.94	129.44	117.93	112.18	241.19	222.63	201.00	191.71	217.63	200.55	181.36	172.84	315.40	290.66	262.85	250.47
54	144.38	132.83	121.28	115.51	248.34	229.72	208.00	198.67	223.83	206.44	186.89	178.20	319.75	294.92	266.96	254.54
55	148.42	136.78	125.14	116.41	259.68	237.77	215.88	203.37	229.97	210.24	190.53	181.78	328.51	300.34	272.20	259.68
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix A

Genworth Life Insurance Company

Form: 7044 Rev et al

Nonforfeiture

Age	Factor
18-24	30%
25-29	30%
30-34	30%
35-39	30%
40-44	30%
45	30%
46	30%
47	30%
48	30%
49	30%
50	30%
51	30%
52	30%
53	30%
54	30%
55	30%
56	30%
57	30%
58	30%
59	30%
60	30%
61	30%
62	30%
63	30%
64	30%
65	30%
66	29%
67	28%
68	27%
69	26%
70	25%
71	24%
72	23%
73	22%
74	21%
75	20%
76	19%
77	18%
78	17%
79	16%
80	15%
81	15%
82	15%
83	15%
84	15%
85	15%
86	15%
87	15%
88	15%
89	15%
90	15%
91	15%
92	15%
93	15%
94	15%

Apply nonforfeiture factors, above, to base rates for calculation of nonforfeiture rider rates.

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Individual
24 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	18.16	16.86	15.57	14.27	29.97	27.24	24.52	23.15	28.60	25.75	23.84	22.89	40.86	36.78	34.05	32.69
25-29	19.46	18.16	16.86	15.57	32.69	29.97	27.24	25.88	30.51	27.66	25.75	23.84	43.59	39.50	36.78	34.05
30-34	20.76	19.46	18.16	16.86	35.41	31.33	28.60	27.24	32.42	30.51	27.66	25.75	46.31	43.59	39.50	36.78
35-39	23.35	20.76	19.46	18.16	36.78	34.05	31.33	29.97	35.28	32.42	29.57	27.66	50.39	46.31	42.23	39.50
40-44	24.64	22.06	20.76	19.46	40.86	36.78	34.05	31.33	38.13	35.28	31.48	30.51	54.49	50.39	44.95	43.59
45	24.64	23.35	20.76	19.46	40.86	38.13	34.05	32.69	39.10	35.28	32.42	30.51	55.84	50.39	46.31	43.59
46	25.94	23.35	20.76	19.46	40.86	38.13	34.05	32.69	39.10	36.24	32.42	31.48	55.84	51.76	46.31	44.95
47	25.94	23.35	20.76	20.76	40.86	38.13	34.05	32.69	39.48	35.71	32.90	31.02	57.20	51.76	47.67	44.95
48	25.94	23.35	22.06	20.76	42.23	38.13	34.05	32.69	39.48	36.66	32.90	31.02	57.20	53.12	47.67	44.95
49	25.94	24.64	22.06	20.76	42.23	38.13	35.41	32.69	39.82	36.12	33.34	31.50	58.57	53.12	49.04	46.31
50	27.24	24.64	22.06	20.76	42.23	38.13	35.41	32.69	39.82	37.05	33.34	31.50	58.57	54.49	49.04	46.31
51	27.24	24.64	22.06	20.76	42.23	39.50	35.41	34.05	40.76	37.05	34.27	32.42	59.93	54.49	50.39	47.67
52	27.24	24.64	23.35	22.06	43.59	39.50	35.41	34.05	42.29	38.53	34.78	33.83	61.30	55.84	50.39	49.04
53	27.24	25.94	23.35	22.06	43.59	39.50	36.78	34.05	43.24	39.48	35.71	33.83	62.65	57.20	51.76	49.04
54	28.54	25.94	23.35	22.06	44.95	40.86	36.78	35.41	44.82	41.01	37.19	35.28	64.02	58.57	53.12	50.39
55	28.54	25.94	23.35	22.06	44.95	40.86	36.78	35.41	45.77	41.95	38.13	36.24	65.38	59.93	54.49	51.76
56	31.13	28.54	25.94	24.64	48.73	44.39	40.05	38.43	48.58	44.48	40.38	38.43	67.47	61.78	56.09	53.38
57	33.73	29.83	27.24	25.94	52.50	47.92	43.34	41.46	50.77	46.44	42.10	40.14	69.54	63.62	57.68	54.99
58	35.03	32.43	29.83	28.54	56.27	51.45	46.62	44.48	53.73	49.09	44.47	42.46	71.63	65.46	59.29	56.61
59	37.62	35.03	31.13	29.83	60.05	54.97	49.90	47.51	56.75	51.82	46.89	44.83	73.70	67.30	60.89	58.21
60	40.22	36.32	33.73	32.43	63.83	58.50	53.19	50.53	59.88	54.63	49.37	47.27	75.80	69.14	62.50	59.83
61	44.10	40.22	36.32	35.03	68.61	62.76	57.18	54.25	64.49	58.82	53.37	50.84	81.65	74.46	67.54	64.35
62	48.00	44.10	40.22	37.62	73.39	67.01	61.17	57.97	69.13	63.03	57.36	54.42	87.49	79.78	72.60	68.89
63	51.89	48.00	42.80	41.52	78.18	71.27	65.16	61.70	74.68	68.08	62.12	58.71	93.35	85.10	77.65	73.39
64	55.78	50.59	46.70	44.10	82.97	75.52	69.14	65.42	79.36	72.34	66.17	62.34	99.20	90.41	82.71	77.92
65	59.67	54.49	49.29	46.70	87.76	79.78	73.14	69.14	84.03	76.59	70.21	65.95	105.05	95.74	87.76	82.43
66	66.16	60.97	55.78	53.19	96.00	87.60	80.02	75.81	91.63	83.75	76.53	72.07	113.13	103.40	94.48	88.98
67	73.95	67.46	60.97	58.37	104.26	95.43	86.88	82.47	98.19	89.96	81.98	77.35	121.21	111.07	101.22	95.50
68	80.43	73.95	67.46	63.56	112.50	103.25	93.76	89.13	106.02	97.36	88.52	83.67	129.29	118.74	107.95	102.04
69	88.21	80.43	72.65	70.05	120.76	111.07	100.64	95.78	112.65	103.65	94.05	89.02	137.38	126.40	114.69	108.56
70	94.69	86.92	79.13	75.23	129.01	118.89	107.51	102.45	120.73	111.27	100.77	95.54	145.45	134.07	121.42	115.10
71	108.96	99.89	90.80	85.62	146.72	134.07	122.69	116.36	138.12	126.44	115.82	109.43	164.42	150.51	137.86	130.28
72	121.93	112.86	102.48	97.29	164.42	150.51	136.60	130.28	155.88	142.99	130.09	123.64	183.40	168.22	153.04	145.45
73	136.21	124.53	114.15	107.66	180.87	166.95	151.78	144.19	174.03	159.90	145.75	138.14	202.37	185.93	169.48	160.63
74	150.48	137.51	124.53	119.35	198.57	182.13	165.69	156.84	192.57	177.16	160.64	152.95	221.34	203.63	184.66	175.81
75	163.45	150.48	136.21	129.72	216.28	198.57	179.60	170.75	211.47	193.66	176.97	168.06	240.30	220.08	201.10	190.99
76	188.09	172.52	156.96	149.18	244.11	223.87	203.63	193.52	235.96	217.04	197.01	186.98	268.13	246.64	223.87	212.49
77	212.74	194.58	177.72	168.64	270.66	249.17	226.40	215.02	260.44	239.29	217.04	207.02	295.95	271.93	246.64	235.24
78	237.38	216.64	197.18	188.09	298.48	274.46	249.17	236.52	284.94	261.56	238.18	225.95	323.78	297.23	270.66	256.76
79	262.04	239.98	217.93	207.55	326.31	299.76	271.93	258.01	310.53	283.82	258.22	244.86	352.88	322.52	293.42	278.25
80	285.38	262.04	238.68	225.71	354.13	325.05	294.70	280.78	335.02	307.19	278.25	264.89	380.71	349.07	316.19	301.01
81	306.14	280.20	254.25	242.58	379.43	347.82	316.19	299.76	358.39	328.34	298.28	283.82	407.26	373.12	338.96	322.52
82	328.19	300.96	273.71	260.74	407.26	373.12	338.96	322.52	385.10	352.82	320.54	304.96	437.61	400.94	364.25	346.55
83	355.43	325.60	295.76	281.50	440.14	403.47	366.78	347.82	415.16	380.65	346.15	329.45	471.76	432.55	393.35	374.37
84	385.27	352.84	320.41	304.84	476.82	437.61	397.14	378.18	450.77	412.92	376.19	357.27	512.23	469.23	427.49	406.00
85	420.29	385.27	350.24	332.09	519.82	476.82	433.83	412.31	491.95	450.77	409.57	389.55	559.03	512.23	465.44	442.67
86	457.91	418.99	381.37	361.92	566.62	519.82	473.03	448.99	535.36	490.83	446.32	424.05	608.36	557.77	507.18	481.88
87	499.42	457.91	415.10	394.35	618.48	566.62	514.76	489.47	584.33	535.36	486.38	461.90	664.01	608.36	552.71	524.88
88	543.52	498.12	452.72	430.68	674.13	617.21	561.56	533.74	636.64	583.21	530.91	504.19	723.45	662.75	603.30	572.95
89	592.83	543.52	494.24	469.59	734.84	672.85	612.15	581.80	693.40	635.52	577.66	548.71	787.96	722.19	656.42	623.54
90	646.00	592.83	538.34	511.09	800.61	733.56	666.54	633.66	755.73	693.40	629.96	598.78	858.79	787.96	715.86	680.44
91	704.38	646.00	586.34	557.80	872.69	799.33	727.25	690.56	824.73	755.73	686.72	652.22	937.20	858.79	780.37	741.15
92	767.95	703.09	639.52	607.09	951.11	871.44	791.74	752.55	898.20	823.62	749.05	711.22	1,020.67	935.93	851.20	808.20
93	836.69	766.65	696.60	662.87	1,035.85	949.85	863.85	820.85	979.44	898.20	815.83	775.77	1,112.99	1,020.67	927.08	881.56
94	911.93	835.39	760.16	722.55	1,129.45	1,035.85	940.99	894.19	1,067.37	978.34	889.30	844.78	1,212.92	1,111.74	1,010.56	959.96

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Individual
36 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	24.64	22.06	20.76	19.46	38.13	35.41	32.69	29.97	36.24	33.37	29.57	28.60	51.76	47.67	42.23	40.86
25-29	25.94	24.64	22.06	20.76	40.86	38.13	34.05	32.69	39.10	35.28	32.42	30.51	55.84	50.39	46.31	43.59
30-34	28.54	25.94	23.35	22.06	44.95	40.86	36.78	35.41	41.95	38.13	34.33	33.37	59.93	54.49	49.04	47.67
35-39	31.13	28.54	25.94	24.64	47.67	43.59	39.50	38.13	44.82	41.01	37.19	35.28	64.02	58.57	53.12	50.39
40-44	32.43	29.83	27.24	25.94	51.76	47.67	43.59	40.86	47.67	43.86	40.04	38.13	68.10	62.65	57.20	54.49
45	33.73	31.13	27.24	25.94	53.12	47.67	43.59	42.23	49.58	44.82	41.01	39.10	70.83	64.02	58.57	55.84
46	33.73	31.13	28.54	27.24	53.12	47.67	43.59	42.23	49.58	45.77	41.95	39.10	70.83	65.38	59.93	55.84
47	33.73	31.13	28.54	27.24	53.12	49.04	43.59	42.23	49.82	46.05	41.35	39.48	72.19	66.75	59.93	57.20
48	33.73	31.13	28.54	27.24	53.12	49.04	43.59	42.23	50.75	46.05	42.29	40.41	73.55	66.75	61.30	58.57
49	35.03	31.13	28.54	27.24	53.12	49.04	44.95	42.23	50.95	46.31	42.60	39.82	74.91	68.10	62.65	58.57
50	35.03	32.43	28.54	27.24	53.12	49.04	44.95	42.23	51.87	47.23	42.60	40.76	76.28	69.46	62.65	59.93
51	35.03	32.43	29.83	28.54	54.49	50.39	44.95	43.59	52.80	48.16	43.54	41.68	77.64	70.83	64.02	61.30
52	36.32	32.43	29.83	28.54	55.84	51.76	46.31	43.59	54.51	49.82	45.11	43.24	79.01	72.19	65.38	62.65
53	36.32	33.73	31.13	28.54	57.20	53.12	47.67	44.95	54.51	50.75	46.05	43.24	79.01	73.55	66.75	62.65
54	37.62	33.73	31.13	29.83	58.57	53.12	49.04	46.31	56.26	51.49	47.67	44.82	80.36	73.55	68.10	64.02
55	37.62	35.03	31.13	29.83	59.93	54.49	50.39	47.67	57.20	52.45	47.67	45.77	81.72	74.91	68.10	65.38
56	40.22	37.62	33.73	32.43	63.91	58.21	53.61	50.90	61.43	56.36	51.09	48.96	85.33	78.28	70.97	68.00
57	42.80	38.92	35.03	33.73	67.87	61.94	56.83	54.13	64.92	59.60	53.90	51.54	88.92	81.65	73.84	70.61
58	45.40	41.52	37.62	36.32	71.84	65.68	60.05	57.36	69.40	63.77	57.53	54.92	92.53	85.02	76.71	73.23
59	48.00	44.10	38.92	37.62	75.81	69.40	63.26	60.59	74.01	68.05	61.27	58.39	96.12	88.38	79.57	75.83
60	49.29	45.40	41.52	38.92	79.78	73.14	66.48	63.83	78.79	72.48	65.12	61.99	99.73	91.75	82.43	78.45
61	54.49	50.59	45.40	42.80	86.69	79.52	72.34	69.14	84.25	77.31	69.75	66.39	106.64	97.87	88.29	84.03
62	59.67	54.49	49.29	46.70	93.61	85.91	78.18	74.46	89.71	82.16	74.37	70.81	113.56	103.98	94.14	89.62
63	63.56	58.37	53.19	50.59	100.52	92.29	84.03	79.78	96.38	88.08	79.98	76.15	120.47	110.09	99.99	95.20
64	68.75	63.56	57.07	54.49	107.43	98.67	89.88	85.10	101.91	92.97	84.66	80.64	127.39	116.22	105.83	100.80
65	73.95	67.46	60.97	58.37	114.34	105.05	95.74	90.41	107.43	97.87	89.36	85.10	134.30	122.33	111.69	106.38
66	83.02	75.23	68.75	64.86	125.13	114.90	104.67	99.14	117.76	107.34	97.99	93.32	145.37	132.53	120.98	115.21
67	92.10	84.32	76.53	72.65	135.90	124.75	113.60	107.87	126.74	115.60	105.50	100.45	156.47	142.70	130.25	124.03
68	101.18	92.10	84.32	79.13	146.67	134.60	122.53	116.61	137.39	125.37	114.43	108.94	167.54	152.90	139.54	132.86
69	108.96	99.89	90.80	86.92	157.45	144.45	131.46	125.34	146.48	133.73	122.03	116.17	178.64	163.08	148.81	141.68
70	118.05	108.96	98.59	93.40	168.22	154.31	140.39	134.07	157.47	143.82	131.23	124.92	189.72	173.28	158.10	150.51
71	137.51	125.83	114.15	108.96	190.99	175.81	159.36	151.78	180.61	165.73	149.80	142.37	215.02	197.31	178.34	169.48
72	155.66	142.69	129.72	123.23	213.75	196.04	178.34	169.48	203.19	187.06	169.86	161.25	239.05	220.08	199.84	189.72
73	173.82	159.55	145.29	137.51	236.52	217.55	197.31	187.19	227.33	208.84	189.27	180.56	264.34	242.83	220.08	209.96
74	193.28	176.42	160.85	153.07	259.28	237.77	216.28	206.16	251.98	231.07	210.17	199.17	289.64	265.60	241.58	228.93
75	211.44	194.58	176.42	167.34	282.05	259.28	235.24	223.87	277.15	253.76	230.39	219.27	314.94	288.36	261.81	249.17
76	241.28	221.82	201.07	191.98	318.72	292.17	265.60	252.95	310.53	284.94	258.22	245.97	352.88	323.78	293.42	279.52
77	272.41	249.07	227.01	215.34	355.41	326.31	297.23	282.05	343.93	314.99	286.05	272.69	390.82	357.94	325.05	309.88
78	302.24	277.60	251.65	239.98	392.08	360.47	327.58	311.13	377.32	346.15	314.99	298.28	428.77	393.35	357.94	338.96
79	333.39	304.84	277.60	263.33	428.77	393.35	357.94	340.23	410.71	376.19	342.80	325.00	466.70	427.49	389.55	369.31
80	363.22	333.39	302.24	287.98	465.44	427.49	388.29	369.31	444.10	407.36	370.63	351.70	504.65	462.91	421.18	399.67
81	389.16	356.73	324.30	307.44	498.32	456.58	416.12	394.61	475.26	436.30	396.23	376.19	540.06	495.79	450.26	427.49
82	417.70	382.67	347.65	330.79	536.27	492.00	446.48	424.96	510.88	468.58	426.28	405.13	580.53	532.47	484.41	460.38
83	451.42	413.80	376.19	356.73	579.27	531.21	481.88	457.85	552.05	506.41	459.68	437.41	627.33	575.47	522.35	497.06
84	489.05	448.83	407.32	387.86	628.60	575.47	523.62	497.06	598.78	548.71	499.74	474.15	680.44	623.54	567.89	538.79
85	533.15	489.05	444.94	422.89	684.25	627.33	570.42	542.59	653.34	598.78	544.26	516.43	742.43	680.44	618.48	586.86
86	581.14	533.15	485.15	460.51	746.21	684.25	622.27	590.65	712.32	652.22	593.24	563.18	809.45	741.15	674.13	639.98
87	634.33	581.14	527.97	502.02	813.26	746.21	677.91	643.77	775.77	711.22	646.66	614.38	881.56	808.20	734.84	698.15
88	691.40	633.03	575.95	547.42	886.62	813.26	738.62	701.95	845.88	775.77	704.54	670.02	961.23	881.56	800.61	761.39
89	753.68	690.12	627.84	596.71	966.29	885.34	805.67	765.19	921.55	844.78	767.97	730.12	1,047.22	959.96	872.69	829.69
90	821.12	752.38	683.63	649.90	1,053.56	966.29	877.75	833.49	1,005.04	921.55	836.98	795.79	1,142.10	1,047.22	951.11	904.31
91	895.07	819.84	745.89	708.27	1,148.41	1,052.28	957.43	909.37	1,095.19	1,003.93	912.66	867.03	1,244.53	1,140.82	1,037.12	985.26
92	975.50	893.77	812.05	771.83	1,252.12	1,147.15	1,043.44	990.32	1,194.25	1,094.09	995.01	944.94	1,357.10	1,243.28	1,130.70	1,073.80
93	1,062.40	974.20	885.98	841.88	1,364.69	1,250.87	1,137.04	1,080.11	1,301.11	1,193.14	1,084.06	1,030.64	1,478.52	1,355.84	1,231.89	1,171.17
94	1,158.40	1,062.40	965.11	917.13	1,487.36	1,363.42	1,239.47	1,177.51	1,417.96	1,299.97	1,182.00	1,123.02	1,611.32	1,477.26	1,343.19	1,276.16

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Individual
48 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	25.94	24.64	22.06	20.76	42.23	39.50	35.41	34.05	40.04	37.19	33.37	32.42	57.20	53.12	47.67	46.31
25-29	28.54	25.94	23.35	22.06	46.31	42.23	38.13	36.78	43.86	40.04	36.24	34.33	62.65	57.20	51.76	49.04
30-34	31.13	28.54	25.94	24.64	49.04	44.95	40.86	39.50	46.72	42.91	39.10	37.19	66.75	61.30	55.84	53.12
35-39	32.43	29.83	27.24	25.94	53.12	49.04	44.95	42.23	50.54	45.77	41.95	40.04	72.19	65.38	59.93	57.20
40-44	35.03	32.43	29.83	28.54	57.20	53.12	47.67	44.95	54.35	49.58	44.82	42.91	77.64	70.83	64.02	61.30
45	36.32	33.73	29.83	28.54	58.57	53.12	49.04	46.31	55.30	50.54	45.77	43.86	79.01	72.19	65.38	62.65
46	36.32	33.73	29.83	28.54	58.57	54.49	49.04	46.31	56.26	51.49	46.72	44.82	80.36	73.55	66.75	64.02
47	36.32	33.73	31.13	28.54	59.93	54.49	50.39	47.67	56.38	51.69	47.00	45.11	81.72	74.91	68.10	65.38
48	36.32	33.73	31.13	29.83	59.93	55.84	50.39	47.67	57.33	52.62	47.93	46.05	83.09	76.28	69.46	66.75
49	37.62	33.73	31.13	29.83	61.30	55.84	50.39	47.67	58.35	52.80	48.16	46.31	85.81	77.64	70.83	68.10
50	37.62	33.73	31.13	29.83	61.30	57.20	51.76	49.04	59.28	54.65	49.08	47.23	87.17	80.36	72.19	69.46
51	38.92	35.03	32.43	29.83	62.65	57.20	51.76	50.39	60.20	54.65	50.03	47.23	88.54	80.36	73.55	69.46
52	38.92	36.32	32.43	31.13	64.02	58.57	53.12	50.39	61.09	56.38	50.75	48.86	88.54	81.72	73.55	70.83
53	40.22	37.62	33.73	32.43	65.38	59.93	54.49	51.76	62.03	57.33	51.69	48.86	89.90	83.09	74.91	70.83
54	41.52	37.62	35.03	32.43	66.75	61.30	55.84	51.76	63.88	58.17	53.39	50.54	91.25	83.09	76.28	72.19
55	42.80	38.92	35.03	33.73	66.75	61.30	55.84	53.12	64.84	59.11	53.39	51.49	92.62	84.44	76.28	73.55
56	45.40	41.52	37.62	36.32	72.01	66.06	60.10	57.13	69.43	63.40	57.34	55.20	96.44	88.04	79.64	76.66
57	48.00	44.10	40.22	38.92	77.27	70.82	64.35	61.12	73.17	66.88	60.59	58.24	100.25	91.62	83.00	79.76
58	51.89	46.70	42.80	40.22	82.54	75.58	68.61	65.14	78.05	71.42	64.77	62.16	104.06	95.22	86.35	82.88
59	54.49	49.29	45.40	42.80	87.80	80.34	72.86	69.13	83.06	76.07	69.08	66.21	107.87	98.80	89.71	85.97
60	57.07	51.89	48.00	45.40	93.07	85.10	77.12	73.14	88.24	80.88	73.53	70.39	111.69	102.38	93.07	89.09
61	62.26	57.07	51.89	49.29	100.26	91.75	83.24	78.98	94.33	86.55	78.57	75.21	119.40	109.56	99.45	95.20
62	66.16	60.97	55.78	53.19	107.43	98.39	89.36	84.84	100.42	92.23	83.62	80.05	127.11	116.75	105.83	101.33
63	71.35	64.86	59.67	55.78	114.62	105.05	95.47	90.69	107.86	99.13	89.78	85.95	134.83	123.92	112.22	107.43
64	76.53	70.05	63.56	59.67	121.80	111.69	101.58	96.54	114.02	104.89	94.88	90.84	142.53	131.11	118.60	113.56
65	80.43	73.95	67.46	63.56	128.98	118.35	107.71	102.38	120.20	110.63	99.99	95.74	150.26	138.28	124.98	119.67
66	90.80	83.02	76.53	72.65	141.63	129.84	118.29	112.26	132.60	121.98	110.30	105.41	163.70	150.59	136.17	130.13
67	101.18	93.40	84.32	80.43	154.28	141.34	128.88	122.14	143.51	131.95	119.35	113.90	177.17	162.90	147.34	140.60
68	111.56	102.48	93.40	88.21	166.93	152.82	139.46	132.02	156.31	143.68	129.98	123.88	190.62	175.21	158.52	151.08
69	121.93	111.56	102.48	97.29	179.60	164.31	150.05	141.90	167.35	153.77	139.14	132.46	204.09	187.52	169.68	161.54
70	132.32	121.93	110.26	105.08	192.25	175.81	160.63	151.78	180.56	165.86	150.12	142.77	217.55	199.84	180.87	172.01
71	154.36	141.39	128.42	121.93	217.55	199.84	182.13	172.01	207.17	189.11	172.11	163.61	246.64	225.12	204.90	194.78
72	175.12	160.85	146.58	138.81	244.11	223.87	203.63	193.52	233.29	213.95	194.59	184.92	274.46	251.70	228.93	217.55
73	197.18	180.31	163.45	155.66	269.40	247.89	225.12	213.75	261.05	239.29	217.55	206.67	303.54	278.25	252.95	240.30
74	217.93	199.77	181.61	172.52	295.95	270.66	246.64	233.99	289.40	265.19	240.98	228.87	332.64	304.82	276.99	263.07
75	238.68	219.22	199.77	189.39	321.25	294.70	268.13	254.23	318.32	291.61	264.89	251.54	361.72	331.37	301.01	285.83
76	278.90	255.55	232.20	220.52	369.31	338.96	307.35	292.17	360.61	330.57	300.51	286.05	409.79	375.65	341.49	325.05
77	317.81	290.57	264.63	251.65	417.37	381.96	347.82	330.11	404.03	370.63	337.25	320.54	459.11	421.18	383.24	364.25
78	356.73	326.90	297.06	282.79	464.17	426.24	387.02	368.06	447.43	410.71	372.85	353.92	508.44	466.70	423.71	402.20
79	395.65	363.22	329.49	313.93	512.23	469.23	426.24	406.00	490.83	449.65	408.48	388.45	557.77	510.97	464.17	441.42
80	435.86	399.53	363.22	345.06	560.30	513.50	466.70	442.67	534.24	489.72	445.20	422.94	607.09	556.50	505.91	480.61
81	465.69	426.78	387.86	368.40	599.51	548.91	499.59	474.29	570.98	523.11	476.35	451.88	648.83	594.45	541.32	513.50
82	500.72	459.21	417.70	396.95	643.77	590.65	536.27	509.71	614.38	563.18	511.98	486.38	698.15	639.98	581.80	552.71
83	540.94	495.54	450.13	428.08	695.62	637.45	579.27	550.18	663.35	607.69	553.16	525.34	753.80	690.56	628.60	596.98
84	586.34	538.34	489.05	464.39	755.08	691.84	628.60	596.98	720.12	660.02	599.92	569.86	818.32	750.02	681.72	647.57
85	639.52	586.34	533.15	505.91	822.10	753.80	685.50	651.36	784.67	719.00	653.34	621.05	891.66	817.04	742.43	705.74
86	696.60	639.52	581.14	551.31	896.72	822.10	747.49	709.54	854.77	783.55	712.32	676.69	971.35	890.40	809.45	768.98
87	760.16	696.60	633.03	601.90	977.67	895.46	814.51	774.04	931.58	854.77	776.87	737.92	1,058.62	971.35	882.81	838.55
88	827.61	758.86	690.12	655.09	1,064.93	976.41	887.87	843.61	1,016.17	931.58	847.00	804.70	1,154.74	1,058.62	962.49	914.43
89	902.85	827.61	752.38	714.76	1,161.06	1,063.68	967.55	919.49	1,107.43	1,015.06	922.69	877.04	1,258.46	1,153.47	1,048.50	996.64
90	983.27	901.55	819.84	778.32	1,266.05	1,159.80	1,054.81	1,001.70	1,206.49	1,106.31	1,006.15	954.95	1,371.01	1,257.18	1,143.35	1,085.17
91	1,072.79	983.27	893.77	848.37	1,379.87	1,264.77	1,149.68	1,091.50	1,315.57	1,205.38	1,096.31	1,041.77	1,494.95	1,369.75	1,245.81	1,183.82
92	1,168.78	1,071.49	974.20	924.90	1,503.82	1,378.60	1,253.40	1,190.16	1,433.53	1,314.45	1,195.36	1,135.26	1,629.02	1,493.70	1,358.37	1,290.07
93	1,273.86	1,167.48	1,062.40	1,009.22	1,639.14	1,502.54	1,365.95	1,297.65	1,562.64	1,432.43	1,302.20	1,237.65	1,775.74	1,627.77	1,479.79	1,406.43
94	1,389.30	1,272.56	1,157.11	1,100.02	1,785.86	1,637.89	1,488.64	1,414.02	1,704.00	1,561.54	1,420.19	1,348.96	1,936.37	1,774.48	1,613.84	1,532.90

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Individual
60 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	31.13	28.54	25.94	24.64	49.04	44.95	40.86	39.50	46.72	42.91	39.10	37.19	66.75	61.30	55.84	53.12
25-29	32.43	29.83	27.24	25.94	53.12	49.04	43.59	42.23	49.58	45.77	41.95	39.10	70.83	65.38	59.93	55.84
30-34	35.03	32.43	29.83	28.54	57.20	51.76	47.67	44.95	53.39	49.58	44.82	42.91	76.28	70.83	64.02	61.30
35-39	37.62	35.03	31.13	29.83	61.30	55.84	50.39	49.04	58.17	53.39	47.67	45.77	83.09	76.28	68.10	65.38
40-44	41.52	37.62	33.73	32.43	65.38	59.93	54.49	51.76	61.99	57.20	51.49	49.58	88.54	81.72	73.55	70.83
45	41.52	37.62	35.03	32.43	66.75	61.30	55.84	53.12	62.93	58.17	52.45	50.54	89.90	83.09	74.91	72.19
46	41.52	38.92	35.03	33.73	66.75	61.30	55.84	53.12	63.88	59.11	53.39	50.54	91.25	84.44	76.28	72.19
47	41.52	38.92	35.03	33.73	66.75	61.30	55.84	53.12	63.92	58.27	53.58	50.75	92.62	84.44	77.64	73.55
48	42.80	38.92	35.03	33.73	66.75	61.30	55.84	53.12	64.85	59.20	53.58	50.75	93.98	85.81	77.64	73.55
49	42.80	38.92	35.03	33.73	66.75	61.30	55.84	53.12	63.92	59.28	53.72	50.95	93.98	87.17	79.01	74.91
50	42.80	38.92	35.03	33.73	66.75	61.30	55.84	53.12	64.84	59.28	53.72	50.95	95.35	87.17	79.01	74.91
51	44.10	40.22	36.32	35.03	69.46	64.02	57.20	54.49	65.76	60.20	54.65	51.87	96.70	88.54	80.36	76.28
52	44.10	41.52	37.62	35.03	70.83	65.38	59.93	55.84	67.67	62.03	56.38	53.58	98.07	89.90	81.72	77.64
53	45.40	41.52	37.62	36.32	73.55	66.75	61.30	58.57	68.61	62.96	57.33	54.51	99.43	91.25	83.09	79.01
54	46.70	42.80	38.92	36.32	74.91	69.46	62.65	59.93	70.55	64.84	59.11	56.26	100.80	92.62	84.44	80.36
55	48.00	44.10	38.92	37.62	77.64	70.83	64.02	61.30	71.52	65.79	59.11	56.26	102.15	93.98	84.44	80.36
56	50.59	46.70	42.80	40.22	83.12	75.81	68.77	65.53	77.42	71.17	64.16	61.03	107.53	98.85	89.10	84.77
57	54.49	50.59	45.40	44.10	88.60	80.79	73.51	69.75	82.40	75.72	68.44	65.09	112.88	103.72	93.75	89.17
58	58.37	54.49	49.29	46.70	94.08	85.77	78.26	73.98	88.69	81.45	73.81	70.20	118.25	108.61	98.41	93.58
59	62.26	57.07	51.89	49.29	99.56	90.75	83.01	78.21	95.17	87.37	79.35	75.44	123.61	113.47	103.05	97.98
60	66.16	60.97	55.78	53.19	105.05	95.74	87.76	82.43	101.89	93.48	85.09	80.88	128.98	118.35	107.71	102.38
61	71.35	66.16	59.67	57.07	112.76	102.93	94.14	88.56	109.24	100.21	91.18	86.55	138.28	126.86	115.41	109.56
62	76.53	70.05	63.56	60.97	120.47	110.09	100.52	94.67	116.61	106.94	97.28	92.23	147.59	135.37	123.13	116.75
63	81.72	75.23	68.75	64.86	128.18	117.28	106.90	100.80	125.52	115.10	104.67	99.13	156.89	143.88	130.84	123.92
64	86.92	80.43	72.65	68.75	135.90	124.45	113.29	106.90	132.96	121.91	110.85	104.89	166.21	152.39	138.55	131.11
65	92.10	84.32	76.53	72.65	143.60	131.64	119.67	113.02	140.40	128.71	117.01	110.63	175.51	160.90	146.26	138.28
66	105.08	95.99	86.92	83.02	158.39	145.27	131.92	124.82	154.31	141.35	128.59	121.58	190.50	174.50	158.75	150.09
67	116.75	106.38	97.29	92.10	173.18	158.92	144.14	136.62	166.43	152.36	138.70	131.13	205.48	188.11	171.24	161.89
68	128.42	118.05	106.38	101.18	187.97	172.56	156.39	148.41	180.78	165.40	150.66	142.43	220.46	201.71	183.72	173.70
69	140.09	128.42	116.75	110.26	202.76	186.20	168.62	160.22	193.06	176.56	160.90	152.11	235.44	215.33	196.20	185.50
70	151.78	138.81	127.12	120.64	217.55	199.84	180.87	172.01	207.85	190.01	173.21	163.76	250.42	228.93	208.69	197.31
71	175.12	160.85	146.58	138.81	247.89	226.40	206.16	196.04	235.85	216.74	196.55	186.98	280.78	258.01	233.99	222.59
72	198.47	182.91	166.04	156.96	278.25	254.23	231.46	220.08	265.55	244.04	221.46	210.71	312.41	287.11	260.54	247.89
73	223.12	203.67	185.50	176.42	308.60	282.05	256.76	244.11	295.85	271.93	246.91	234.95	344.02	316.19	287.11	273.19
74	246.47	225.71	204.95	194.58	337.70	309.88	282.05	268.13	326.81	300.40	272.90	258.59	375.65	345.29	313.66	297.23
75	269.81	246.47	224.41	212.74	368.06	337.70	307.35	292.17	358.39	328.34	299.40	283.82	407.26	373.12	340.23	322.52
76	307.44	281.50	255.55	243.87	416.12	381.96	346.55	330.11	401.80	368.40	335.02	318.32	456.58	418.65	380.71	361.72
77	350.24	321.70	291.87	277.60	470.50	431.30	392.08	371.84	449.65	412.92	375.08	356.16	510.97	469.23	426.24	404.73
78	391.76	359.33	326.90	310.03	522.35	478.08	435.08	413.59	495.28	454.10	412.92	391.78	562.83	516.03	469.23	445.20
79	431.96	395.65	359.33	341.16	569.15	522.35	474.29	450.26	534.24	489.72	445.20	422.94	607.09	556.50	505.91	480.61
80	465.69	426.78	387.86	368.40	614.68	564.09	512.23	486.94	577.66	529.79	480.82	457.45	656.42	602.03	546.38	519.82
81	498.12	456.62	415.10	394.35	657.69	603.30	547.65	521.09	617.71	566.52	515.33	488.61	701.95	643.77	585.59	555.24
82	535.74	491.64	446.23	424.19	707.01	647.57	589.39	560.30	664.47	608.81	553.16	525.34	755.08	691.84	628.60	596.98
83	578.55	530.55	482.56	457.91	763.92	699.43	636.19	604.56	716.77	657.79	597.69	567.63	814.51	747.49	679.19	645.04
84	627.84	575.95	524.07	496.82	828.43	758.86	690.56	656.42	778.00	713.44	648.89	616.60	884.09	810.73	737.37	700.68
85	684.92	627.84	570.77	542.23	903.05	828.43	752.55	714.60	848.11	778.00	706.76	671.14	963.76	884.09	803.14	762.67
86	745.89	683.63	621.36	590.23	983.99	901.78	820.85	779.10	924.90	848.11	770.20	732.34	1,051.03	963.76	875.22	832.22
87	813.35	745.89	678.43	643.41	1,072.52	983.99	894.19	849.93	1,008.38	923.78	840.32	798.02	1,145.88	1,049.75	954.90	906.84
88	887.28	813.35	739.40	701.79	1,169.92	1,072.52	975.14	925.81	1,098.54	1,007.26	914.89	869.25	1,248.34	1,144.62	1,039.65	987.79
89	966.41	885.98	805.56	765.35	1,274.89	1,168.65	1,062.40	1,009.29	1,197.59	1,097.42	998.36	948.28	1,360.89	1,247.06	1,134.51	1,077.58
90	1,053.33	965.11	878.21	834.10	1,389.99	1,273.63	1,158.53	1,100.35	1,305.55	1,196.47	1,087.41	1,032.86	1,483.58	1,359.63	1,235.69	1,173.70
91	1,148.02	1,052.03	957.33	909.34	1,513.94	1,388.72	1,262.24	1,199.00	1,422.40	1,304.43	1,185.34	1,126.36	1,616.37	1,482.32	1,346.98	1,279.95
92	1,251.80	1,146.72	1,042.95	991.06	1,650.53	1,512.66	1,376.07	1,306.52	1,550.42	1,421.31	1,292.20	1,227.65	1,761.83	1,615.12	1,468.40	1,395.05
93	1,364.66	1,250.50	1,136.35	1,080.56	1,799.77	1,649.26	1,500.01	1,424.13	1,690.65	1,549.30	1,409.06	1,337.83	1,921.19	1,760.56	1,601.20	1,520.25
94	1,486.59	1,363.36	1,238.83	1,177.85	1,961.67	1,798.51	1,634.08	1,553.13	1,842.01	1,688.42	1,534.84	1,458.03	2,093.20	1,918.66	1,744.12	1,656.85

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Individual
72 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	32.43	29.83	27.24	25.94	53.12	49.04	44.95	42.23	49.58	45.77	41.01	39.10	70.83	65.38	58.57	55.84
25-29	35.03	32.43	29.83	27.24	57.20	53.12	47.67	46.31	53.39	48.63	43.86	41.95	76.28	69.46	62.65	59.93
30-34	37.62	35.03	31.13	29.83	62.65	57.20	51.76	49.04	57.20	52.45	47.67	44.82	81.72	74.91	68.10	64.02
35-39	40.22	37.62	33.73	32.43	66.75	61.30	55.84	53.12	61.99	56.26	51.49	48.63	88.54	80.36	73.55	69.46
40-44	44.10	40.22	36.32	35.03	72.19	65.38	59.93	57.20	65.79	61.02	55.30	52.45	93.98	87.17	79.01	74.91
45	44.10	40.22	37.62	35.03	73.55	66.75	61.30	57.20	67.70	61.99	56.26	53.39	96.70	88.54	80.36	76.28
46	44.10	41.52	37.62	35.03	73.55	66.75	61.30	57.20	67.70	62.93	57.20	54.35	96.70	89.90	81.72	77.64
47	45.40	41.52	37.62	35.03	73.55	66.75	61.30	58.57	67.67	62.03	56.38	53.58	98.07	89.90	81.72	77.64
48	45.40	41.52	37.62	36.32	73.55	66.75	61.30	58.57	68.61	62.96	57.33	54.51	99.43	91.25	83.09	79.01
49	45.40	41.52	37.62	36.32	73.55	66.75	61.30	58.57	67.61	62.05	56.49	53.72	99.43	91.25	83.09	79.01
50	45.40	41.52	37.62	36.32	73.55	66.75	61.30	58.57	68.54	62.97	57.43	54.65	100.80	92.62	84.44	80.36
51	46.70	42.80	38.92	36.32	76.28	69.46	62.65	59.93	69.46	63.92	58.35	54.65	102.15	93.98	85.81	80.36
52	46.70	42.80	38.92	37.62	77.64	70.83	65.38	61.30	71.43	65.79	59.20	56.38	103.51	95.35	85.81	81.72
53	48.00	44.10	40.22	37.62	80.36	73.55	66.75	64.02	72.37	65.79	60.16	57.33	104.88	95.35	87.17	83.09
54	49.29	45.40	40.22	38.92	83.09	74.91	68.10	65.38	74.37	67.70	61.99	59.11	106.24	96.70	88.54	84.44
55	49.29	45.40	41.52	38.92	84.44	77.64	70.83	66.75	75.33	68.64	62.93	59.11	107.61	98.07	89.90	84.44
56	53.19	49.29	44.10	42.80	90.42	83.12	75.81	71.47	81.89	74.88	68.44	64.54	113.74	103.98	95.06	89.63
57	57.07	53.19	48.00	45.40	96.40	88.60	80.79	76.21	87.50	80.24	73.15	69.22	119.88	109.89	100.21	94.82
58	60.97	55.78	50.59	48.00	102.38	94.08	85.77	80.95	94.52	86.86	79.03	75.00	126.01	115.82	105.37	100.00
59	64.86	59.67	54.49	51.89	108.36	99.56	90.75	85.68	101.75	93.74	85.10	80.98	132.15	121.73	110.53	105.18
60	68.75	63.56	57.07	54.49	114.34	105.05	95.74	90.41	109.24	100.84	91.39	87.18	138.28	127.65	115.69	110.37
61	75.23	68.75	62.26	59.67	122.06	112.22	102.12	96.54	117.44	108.20	98.11	93.48	148.66	136.95	124.19	118.35
62	81.72	73.95	67.46	64.86	129.78	119.40	108.50	102.65	125.64	115.54	104.83	99.80	159.02	146.26	132.70	126.32
63	86.92	80.43	72.65	68.75	137.49	126.58	114.89	108.77	135.52	124.45	112.98	107.43	169.41	155.57	141.21	134.30
64	93.40	85.62	77.83	73.95	145.20	133.77	121.27	114.89	143.81	131.91	119.78	113.82	179.77	164.88	149.72	142.28
65	99.89	90.80	83.02	79.13	152.92	140.94	127.65	121.00	152.11	139.35	126.58	120.20	190.14	174.19	158.23	150.26
66	112.86	103.78	93.40	89.50	169.13	155.50	141.07	133.73	167.05	153.03	139.00	131.99	206.24	188.92	171.60	162.96
67	125.83	115.45	103.78	98.59	185.35	170.06	154.49	146.46	180.10	164.98	149.85	142.28	222.35	203.68	184.99	175.65
68	137.51	127.12	115.45	108.96	201.56	184.63	167.92	159.19	195.52	179.09	162.66	154.45	238.45	218.41	198.36	188.36
69	150.48	138.81	125.83	119.35	217.78	199.18	181.34	171.94	208.75	191.20	173.64	164.86	254.56	233.16	211.75	201.05
70	163.45	150.48	136.21	129.72	233.99	213.75	194.78	184.66	224.65	205.75	186.86	177.42	270.66	247.89	225.12	213.75
71	189.39	172.52	156.96	149.18	266.87	244.11	222.59	211.22	256.04	234.80	213.54	202.92	304.82	279.52	254.23	241.58
72	214.04	195.88	179.01	169.94	299.76	274.46	249.17	236.52	287.04	263.40	239.75	227.92	337.70	309.88	282.05	268.13
73	238.68	219.22	199.77	189.39	332.64	304.82	276.99	263.07	319.78	293.69	266.50	253.44	371.84	341.49	309.88	294.70
74	264.63	242.58	220.52	208.85	365.53	335.17	304.82	288.36	353.21	323.51	293.80	279.50	406.00	371.84	337.70	321.25
75	289.27	265.93	241.28	229.61	398.41	364.25	331.37	314.94	387.32	355.05	322.77	306.07	440.14	403.47	366.78	347.82
76	330.79	302.24	275.01	262.04	448.99	412.31	374.37	355.41	432.96	397.35	360.61	342.80	492.00	451.52	409.79	389.55
77	376.19	345.06	313.93	298.36	508.44	465.44	423.71	402.20	485.27	445.20	404.03	383.99	551.44	505.91	459.11	436.36
78	421.59	386.56	351.54	333.39	564.09	517.29	470.50	446.48	534.24	489.72	445.20	422.94	607.09	556.50	505.91	480.61
79	464.39	425.48	386.56	367.10	614.68	562.83	512.23	486.94	576.53	528.68	480.82	456.33	655.16	600.77	546.38	518.56
80	500.72	459.21	417.70	396.95	664.01	608.36	552.71	526.15	622.17	570.98	518.66	493.06	707.01	648.83	589.39	560.30
81	535.74	491.64	446.23	424.19	710.80	651.36	591.92	562.83	666.70	611.04	555.39	527.56	757.61	694.37	631.13	599.51
82	575.95	527.97	479.96	456.62	763.92	699.43	636.19	604.56	715.67	656.67	596.57	566.52	813.26	746.21	677.91	643.77
83	622.66	570.77	518.88	492.94	824.63	756.33	686.78	652.63	773.54	708.99	644.44	612.15	879.03	805.67	732.31	695.62
84	675.84	618.77	562.98	534.45	894.19	819.57	746.21	708.27	839.20	769.09	698.96	664.47	953.64	873.97	794.27	755.08
85	735.52	674.54	613.57	582.44	975.14	894.19	813.26	771.51	914.89	838.10	762.40	724.57	1,039.65	952.38	866.38	823.38
86	802.96	735.52	668.06	635.63	1,062.40	973.88	885.34	841.08	997.25	913.78	831.42	789.13	1,133.23	1,038.38	944.79	896.72
87	874.31	801.67	729.03	692.70	1,158.53	1,062.40	965.02	916.96	1,087.41	996.13	905.98	860.35	1,235.69	1,131.98	1,029.53	977.67
88	953.44	874.31	793.89	754.98	1,263.52	1,157.27	1,052.28	1,000.44	1,184.22	1,086.29	987.23	938.26	1,345.72	1,234.41	1,121.86	1,066.21
89	1,039.06	952.14	865.24	822.42	1,376.07	1,262.24	1,147.15	1,090.23	1,291.08	1,184.22	1,076.27	1,021.73	1,467.14	1,345.72	1,223.04	1,161.06
90	1,132.45	1,037.76	944.36	896.37	1,500.01	1,376.07	1,250.87	1,187.63	1,407.95	1,289.98	1,173.09	1,114.11	1,599.94	1,465.87	1,333.07	1,266.05
91	1,234.94	1,131.16	1,028.68	976.79	1,635.36	1,498.76	1,363.42	1,295.13	1,533.71	1,406.83	1,278.85	1,214.29	1,742.85	1,598.67	1,453.23	1,379.87
92	1,345.20	1,233.64	1,120.78	1,065.00	1,783.33	1,634.08	1,486.11	1,411.49	1,671.73	1,532.61	1,393.48	1,323.36	1,899.69	1,741.59	1,583.49	1,503.82
93	1,467.14	1,343.90	1,221.97	1,160.99	1,942.68	1,780.80	1,618.90	1,537.96	1,823.08	1,670.62	1,519.24	1,443.56	2,071.69	1,898.43	1,726.41	1,640.42
94	1,598.16	1,465.84	1,332.23	1,266.07	2,118.50	1,941.43	1,765.62	1,677.08	1,986.71	1,820.86	1,656.14	1,572.67	2,257.62	2,069.16	1,881.98	1,787.12

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Individual
96 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	36.32	33.73	29.83	28.54	59.93	54.49	49.04	47.67	55.30	50.54	45.77	43.86	79.01	72.19	65.38	62.65
25-29	38.92	36.32	32.43	31.13	64.02	58.57	53.12	50.39	59.11	54.35	49.58	46.72	84.44	77.64	70.83	66.75
30-34	41.52	38.92	35.03	33.73	69.46	62.65	57.20	54.49	63.88	58.17	53.39	50.54	91.25	83.09	76.28	72.19
35-39	45.40	41.52	37.62	36.32	73.55	68.10	61.30	58.57	68.64	62.93	57.20	54.35	98.07	89.90	81.72	77.64
40-44	48.00	44.10	40.22	38.92	79.01	73.55	66.75	62.65	73.42	67.70	61.02	58.17	104.88	96.70	87.17	83.09
45	49.29	45.40	41.52	38.92	81.72	74.91	68.10	64.02	75.33	68.64	61.99	59.11	107.61	98.07	88.54	84.44
46	49.29	45.40	41.52	38.92	81.72	74.91	68.10	64.02	75.33	69.61	62.93	60.08	107.61	99.43	89.90	85.81
47	49.29	45.40	41.52	38.92	81.72	74.91	68.10	64.02	75.19	68.61	62.96	59.20	108.96	99.43	91.25	85.81
48	50.59	45.40	41.52	40.22	81.72	74.91	68.10	64.02	76.12	69.54	62.96	60.16	110.33	100.80	91.25	87.17
49	50.59	45.40	41.52	40.22	81.72	74.91	68.10	64.02	75.95	69.46	62.97	60.20	111.69	102.15	92.62	88.54
50	50.59	46.70	41.52	40.22	81.72	74.91	68.10	64.02	75.95	69.46	63.92	60.20	111.69	102.15	93.98	88.54
51	51.89	46.70	42.80	40.22	84.44	77.64	69.46	66.75	76.88	70.39	63.92	61.12	113.06	103.51	93.98	89.90
52	51.89	48.00	44.10	41.52	85.81	79.01	72.19	68.10	78.95	72.37	65.79	62.96	114.41	104.88	95.35	91.25
53	53.19	49.29	44.10	42.80	88.54	81.72	73.55	70.83	79.88	73.30	66.72	62.96	115.77	106.24	96.70	91.25
54	54.49	49.29	45.40	42.80	91.25	84.44	76.28	72.19	82.00	75.33	68.64	64.84	117.14	107.61	98.07	92.62
55	55.78	50.59	45.40	44.10	93.98	85.81	77.64	74.91	82.96	76.28	69.61	65.79	118.50	108.96	99.43	93.98
56	59.67	54.49	49.29	46.70	100.45	91.79	83.12	79.88	90.47	83.06	75.65	71.75	125.65	115.36	105.08	99.65
57	63.56	58.37	53.19	50.59	106.92	97.76	88.60	84.84	96.95	88.88	80.83	76.89	132.79	121.75	110.71	105.32
58	67.46	62.26	57.07	53.19	113.39	103.74	94.08	89.80	104.96	96.11	87.27	83.24	139.94	128.16	116.36	110.99
59	72.65	66.16	59.67	57.07	119.85	109.70	99.56	94.76	113.26	103.59	93.94	89.83	147.09	134.55	122.00	116.66
60	76.53	70.05	63.56	60.97	126.32	115.69	105.05	99.73	121.84	111.34	100.84	96.65	154.24	140.94	127.65	122.33
61	83.02	76.53	68.75	66.16	135.09	123.66	112.49	106.64	130.66	119.54	108.41	103.58	165.40	151.32	137.22	131.11
62	89.50	83.02	75.23	71.35	143.88	131.64	119.93	113.56	139.48	127.73	115.97	110.50	176.57	161.68	146.79	139.87
63	97.29	88.21	80.43	76.53	152.64	139.62	127.39	120.47	150.19	137.64	125.09	118.93	187.75	172.06	156.37	148.66
64	103.78	94.69	86.92	81.72	161.43	147.59	134.83	127.39	159.13	145.94	132.76	125.95	198.92	182.42	165.93	157.42
65	110.26	101.18	92.10	88.21	170.19	155.57	142.28	134.30	168.06	154.24	140.40	132.96	210.08	192.80	175.51	166.21
66	124.53	114.15	103.78	98.59	188.01	172.01	157.08	148.41	184.69	169.59	154.31	146.22	228.02	209.38	190.50	180.52
67	138.81	127.12	115.45	110.26	205.83	188.46	171.88	162.54	199.23	183.03	166.43	157.81	245.95	225.98	205.48	194.84
68	153.07	140.09	127.12	121.93	223.65	204.90	186.68	176.65	216.38	198.88	180.78	171.50	263.89	242.55	220.46	209.15
69	167.34	153.07	140.09	132.32	241.47	221.34	201.48	190.77	231.09	212.50	193.06	183.24	281.82	259.14	235.44	223.47
70	181.61	166.04	151.78	143.99	259.28	237.77	216.28	204.90	248.80	228.85	207.85	197.35	299.76	275.72	250.42	237.77
71	210.15	191.98	175.12	166.04	295.95	270.66	246.64	233.99	283.67	260.29	236.92	224.17	337.70	309.88	282.05	266.87
72	237.38	217.93	198.47	188.09	332.64	304.82	276.99	263.07	319.30	292.41	265.55	252.64	375.65	344.02	312.41	297.23
73	265.93	243.87	221.82	210.15	369.31	337.70	307.35	292.17	355.68	325.23	295.85	281.73	413.59	378.18	344.02	327.58
74	293.17	268.53	245.17	232.20	404.73	371.84	337.70	321.25	391.72	359.81	326.81	310.30	450.26	413.59	375.65	356.66
75	321.70	294.47	268.53	254.25	441.42	404.73	368.06	349.07	429.62	394.00	358.39	340.58	488.20	447.73	407.26	387.02
76	367.10	335.97	304.84	290.57	499.59	457.85	416.12	394.61	480.82	440.75	400.68	380.65	546.38	500.85	455.32	432.55
77	417.70	382.67	347.65	330.79	564.09	517.29	470.50	446.48	538.68	494.17	448.55	426.28	612.15	561.56	509.71	484.41
78	468.29	429.38	390.46	371.00	626.07	574.21	521.09	495.79	593.24	543.13	494.17	469.69	674.13	617.21	561.56	533.74
79	514.99	472.18	429.38	407.32	681.72	626.07	569.15	540.06	639.98	586.56	533.14	506.41	727.25	666.54	605.83	575.47
80	556.50	509.80	463.11	439.75	737.37	675.38	614.68	583.06	691.17	633.31	576.53	547.60	785.43	719.66	655.16	622.27
81	595.41	544.82	495.54	470.88	787.96	722.19	657.69	624.80	740.14	677.82	616.60	585.44	841.08	770.25	700.68	665.26
82	639.52	586.34	533.15	505.91	847.40	776.57	705.74	671.60	794.67	729.01	662.24	629.96	903.05	828.43	752.55	715.86
83	690.12	633.03	575.95	546.12	915.70	838.55	762.67	724.72	859.23	786.90	715.67	680.04	976.41	894.19	813.26	772.78
84	749.78	687.52	623.96	592.83	992.85	910.64	827.16	786.69	931.58	853.68	776.87	737.92	1,058.62	970.08	882.81	838.55
85	817.24	748.49	681.03	646.00	1,082.64	992.85	901.78	857.51	1,016.17	930.47	845.88	803.59	1,154.74	1,057.34	961.23	913.17
86	889.88	815.94	742.00	704.38	1,180.04	1,081.38	983.99	934.67	1,107.43	1,015.06	922.69	875.93	1,258.46	1,153.47	1,048.50	995.38
87	970.30	889.88	808.15	767.95	1,286.28	1,178.76	1,072.52	1,018.14	1,206.49	1,106.31	1,005.04	954.95	1,371.01	1,257.18	1,142.10	1,085.17
88	1,057.22	969.01	880.80	837.99	1,402.63	1,285.01	1,168.65	1,110.46	1,315.57	1,205.38	1,096.31	1,041.77	1,494.95	1,369.75	1,245.81	1,183.82
89	1,153.21	1,057.22	961.23	913.23	1,527.84	1,401.37	1,273.63	1,210.39	1,433.53	1,314.45	1,194.25	1,135.26	1,629.02	1,493.70	1,357.10	1,290.07
90	1,256.98	1,151.91	1,046.85	994.96	1,665.71	1,526.58	1,388.72	1,319.17	1,562.64	1,432.43	1,302.20	1,237.65	1,775.74	1,627.77	1,479.79	1,406.43
91	1,369.85	1,255.69	1,141.54	1,084.46	1,816.21	1,664.44	1,512.66	1,438.05	1,702.89	1,561.54	1,419.08	1,348.96	1,935.09	1,774.48	1,612.59	1,532.90
92	1,493.08	1,368.55	1,244.01	1,181.75	1,979.37	1,813.68	1,649.26	1,567.06	1,856.48	1,701.78	1,547.07	1,470.28	2,109.64	1,933.84	1,758.03	1,670.77
93	1,627.99	1,491.78	1,355.57	1,288.12	2,157.70	1,978.10	1,797.24	1,707.44	2,023.43	1,855.38	1,686.19	1,601.62	2,299.36	2,108.38	1,916.13	1,820.01
94	1,773.28	1,626.69	1,478.81	1,404.86	2,351.21	2,155.17	1,959.14	1,861.75	2,205.96	2,022.32	1,838.68	1,746.30	2,506.77	2,298.09	2,089.40	1,984.43

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Individual
120 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	38.92	35.03	32.43	31.13	64.02	58.57	53.12	50.39	59.11	54.35	48.63	46.72	84.44	77.64	69.46	66.75
25-29	41.52	38.92	35.03	33.73	68.10	62.65	57.20	54.49	62.93	58.17	52.45	50.54	89.90	83.09	74.91	72.19
30-34	45.40	41.52	37.62	35.03	73.55	68.10	61.30	58.57	67.70	61.99	56.26	53.39	96.70	88.54	80.36	76.28
35-39	48.00	44.10	40.22	38.92	79.01	72.19	65.38	62.65	73.42	66.75	61.02	58.17	104.88	95.35	87.17	83.09
40-44	51.89	48.00	42.80	41.52	85.81	77.64	70.83	68.10	78.18	72.46	65.79	61.99	111.69	103.51	93.98	88.54
45	53.19	48.00	44.10	41.52	87.17	79.01	72.19	68.10	80.09	73.42	66.75	63.88	114.41	104.88	95.35	91.25
46	53.19	48.00	44.10	41.52	87.17	79.01	72.19	69.46	81.05	74.37	67.70	63.88	115.77	106.24	96.70	91.25
47	53.19	49.29	44.10	41.52	87.17	80.36	72.19	69.46	80.83	74.26	66.72	63.92	117.14	107.61	96.70	92.62
48	53.19	49.29	44.10	42.80	87.17	80.36	72.19	69.46	80.83	74.26	67.67	63.92	117.14	107.61	98.07	92.62
49	53.19	49.29	44.10	42.80	87.17	80.36	72.19	69.46	80.58	74.09	67.61	63.92	118.50	108.96	99.43	93.98
50	54.49	49.29	45.40	42.80	87.17	80.36	72.19	69.46	81.50	75.01	67.61	64.84	119.86	110.33	99.43	95.35
51	54.49	50.59	45.40	44.10	89.90	81.72	74.91	70.83	82.43	75.95	68.54	65.76	121.22	111.69	100.80	96.70
52	55.78	51.89	46.70	44.10	92.62	84.44	77.64	73.55	84.59	78.00	70.50	66.72	122.59	113.06	102.15	96.70
53	57.07	51.89	48.00	45.40	95.35	87.17	79.01	74.91	85.53	78.95	71.43	67.67	123.95	114.41	103.51	98.07
54	58.37	53.19	48.00	45.40	98.07	89.90	81.72	77.64	87.72	81.05	73.42	69.61	125.30	115.77	104.88	99.43
55	59.67	54.49	49.29	46.70	100.80	92.62	84.44	79.01	88.68	82.00	74.37	70.55	126.67	117.14	106.24	100.80
56	63.56	58.37	53.19	50.59	107.76	99.10	90.17	84.74	96.70	89.30	80.91	76.82	134.31	124.03	112.39	106.70
57	68.75	62.26	57.07	54.49	114.72	105.57	95.88	90.48	103.62	95.57	86.53	82.19	141.96	130.92	118.53	112.60
58	72.65	66.16	60.97	57.07	121.69	112.04	101.59	96.23	112.19	103.35	93.51	88.87	149.59	137.80	124.67	118.50
59	76.53	71.35	64.86	60.97	128.66	118.51	107.31	101.96	121.07	111.41	100.73	95.78	157.23	144.69	130.81	124.41
60	81.72	75.23	67.46	64.86	135.62	124.98	113.02	107.71	130.25	119.75	108.20	102.95	164.88	151.58	136.95	130.31
61	89.50	81.72	73.95	70.05	144.93	133.24	120.73	114.89	139.71	128.37	116.17	110.50	176.85	162.48	147.06	139.87
62	95.99	88.21	80.43	76.53	154.24	141.47	128.44	122.06	149.16	136.98	124.17	118.07	188.81	173.39	157.17	149.45
63	103.78	94.69	86.92	81.72	163.55	149.72	136.15	129.24	160.62	147.44	133.81	127.21	200.78	184.29	167.28	159.02
64	111.56	101.18	92.10	88.21	172.86	157.96	143.88	136.42	170.19	156.16	141.90	134.88	212.74	195.19	177.38	168.60
65	118.05	108.96	98.59	93.40	182.17	166.21	151.58	143.60	179.77	164.88	149.98	142.53	224.71	206.10	187.48	178.17
66	133.61	121.93	111.56	106.38	201.14	183.82	167.56	158.90	197.65	181.30	164.92	156.64	244.02	223.82	203.61	193.38
67	149.18	136.21	124.53	118.05	220.10	201.41	183.53	174.19	213.30	195.64	177.99	168.96	263.33	241.53	219.74	208.59
68	163.45	150.48	136.21	129.72	239.06	219.02	199.51	189.49	231.76	212.60	193.41	183.52	282.64	259.26	235.87	223.80
69	179.01	164.75	149.18	141.39	258.03	236.62	215.48	204.78	247.60	227.13	206.64	195.99	301.94	276.98	252.01	239.00
70	194.58	177.72	162.15	154.36	276.99	254.23	231.46	220.08	266.64	244.61	222.55	211.00	321.25	294.70	268.13	254.23
71	224.41	206.25	186.79	177.72	316.19	289.64	264.34	250.42	303.84	278.36	252.85	240.10	361.72	331.37	301.01	285.83
72	254.25	233.50	211.44	201.07	355.41	326.31	295.95	282.05	341.86	312.85	284.89	269.85	402.20	368.06	335.17	317.47
73	284.08	260.74	237.38	224.41	394.61	361.72	328.84	312.41	379.62	348.06	316.53	301.30	441.42	404.73	368.06	350.35
74	313.93	287.98	262.04	249.07	433.83	397.14	361.72	342.76	419.24	384.02	349.91	332.30	481.88	441.42	402.20	381.96
75	343.76	315.22	286.68	272.41	473.03	433.83	393.35	374.37	459.68	421.83	382.87	363.95	522.35	479.35	435.08	413.59
76	391.76	359.33	326.90	310.03	533.74	489.47	445.20	422.43	515.33	471.91	428.50	407.36	585.59	536.27	486.94	462.91
77	447.53	409.92	372.30	354.13	603.30	552.71	503.38	478.08	576.53	528.68	480.82	456.33	655.16	600.77	546.38	518.56
78	500.72	459.21	417.70	396.95	670.32	614.68	557.77	529.94	634.41	580.99	528.68	501.96	720.92	660.22	600.77	570.42
79	551.31	504.61	459.21	435.86	729.78	669.07	608.36	578.00	684.49	627.73	570.98	542.03	777.84	713.33	648.83	615.95
80	595.41	544.82	495.54	470.88	787.96	723.45	657.69	624.80	740.14	677.82	616.60	585.44	841.08	770.25	700.68	665.26
81	636.93	583.74	530.55	503.31	843.61	774.04	703.21	667.79	791.35	725.68	660.02	626.62	899.25	824.63	750.02	712.07
82	683.63	627.84	570.77	542.23	906.84	830.96	756.33	718.39	850.33	780.22	708.99	673.36	966.29	886.62	805.67	765.19
83	739.40	677.14	616.17	585.04	980.20	897.99	815.79	775.31	919.33	842.55	765.74	727.89	1,044.69	957.43	870.16	827.16
84	801.67	735.52	668.06	634.33	1,062.40	973.88	885.34	841.08	997.25	913.78	831.42	789.13	1,133.23	1,038.38	944.79	896.72
85	874.31	801.67	727.73	691.40	1,158.53	1,062.40	965.02	916.96	1,086.29	996.13	905.98	860.35	1,234.41	1,131.98	1,029.53	977.67
86	952.14	873.01	793.89	753.68	1,262.24	1,157.27	1,052.28	999.17	1,184.22	1,086.29	987.23	938.26	1,345.72	1,234.41	1,121.86	1,066.21
87	1,037.76	952.14	865.24	822.42	1,376.07	1,262.24	1,147.15	1,090.23	1,291.08	1,183.12	1,076.27	1,021.73	1,467.14	1,344.45	1,223.04	1,161.06
88	1,132.45	1,037.76	943.07	896.37	1,500.01	1,374.81	1,250.87	1,187.63	1,407.95	1,289.98	1,173.09	1,114.11	1,599.94	1,465.87	1,333.07	1,266.05
89	1,233.64	1,131.16	1,028.68	976.79	1,635.36	1,498.76	1,363.42	1,295.13	1,533.71	1,405.73	1,278.85	1,214.29	1,742.85	1,597.41	1,453.23	1,379.87
90	1,345.20	1,232.34	1,120.78	1,065.00	1,782.06	1,634.08	1,486.11	1,411.49	1,671.73	1,532.61	1,393.48	1,323.36	1,899.69	1,741.59	1,583.49	1,503.82
91	1,465.84	1,343.90	1,221.97	1,160.99	1,942.68	1,780.80	1,618.90	1,537.96	1,823.08	1,670.62	1,519.24	1,442.45	2,071.69	1,898.43	1,726.41	1,639.14
92	1,598.16	1,464.54	1,330.93	1,264.77	2,118.50	1,941.43	1,764.36	1,677.08	1,986.71	1,820.86	1,656.14	1,572.67	2,257.62	2,069.16	1,881.98	1,787.12
93	1,740.85	1,596.86	1,451.56	1,378.92	2,308.21	2,115.97	1,923.72	1,827.60	2,165.90	1,985.59	1,804.17	1,714.02	2,461.24	2,256.35	2,050.20	1,947.74
94	1,897.80	1,739.55	1,581.28	1,502.15	2,515.64	2,306.95	2,096.99	1,992.02	2,360.67	2,163.67	1,966.67	1,868.74	2,682.58	2,458.71	2,234.85	2,123.56

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Individual
Unlimited

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	44.10	40.22	36.32	35.03	72.52	66.93	61.35	57.18	67.37	61.50	56.63	53.69	96.23	87.86	80.88	76.71
25-29	46.70	42.80	38.92	37.62	78.10	72.52	65.55	62.76	72.24	66.38	60.52	57.59	103.19	94.83	86.46	82.28
30-34	50.59	46.70	41.52	40.22	85.07	76.71	69.72	66.93	78.10	71.27	65.40	61.50	111.56	101.81	93.44	87.86
35-39	54.49	49.29	45.40	42.80	90.64	83.67	75.30	72.52	83.95	77.12	70.29	66.38	119.92	110.17	100.41	94.83
40-44	58.37	53.19	48.00	45.40	97.61	89.25	80.88	76.71	89.80	82.98	75.18	71.27	128.29	118.54	107.39	101.81
45	59.67	54.49	49.29	46.70	99.02	90.64	83.67	79.49	91.76	83.95	76.14	73.21	131.08	119.92	108.77	104.59
46	59.67	54.49	49.29	46.70	99.02	92.03	83.67	79.49	92.74	84.93	77.12	73.21	132.48	121.33	110.17	104.59
47	59.67	54.49	49.29	46.70	99.02	92.03	83.67	79.49	92.37	84.66	76.98	73.13	133.87	122.72	111.56	105.98
48	59.67	54.49	49.29	48.00	99.02	92.03	83.67	79.49	93.33	85.64	77.95	74.09	135.27	124.12	112.96	107.39
49	59.67	54.49	50.59	48.00	100.41	92.03	83.67	79.49	92.93	85.34	76.81	73.03	136.65	125.50	112.96	107.39
50	59.67	55.78	50.59	48.00	100.41	92.03	83.67	79.49	93.87	85.34	77.75	73.97	138.06	125.50	114.34	108.77
51	60.97	55.78	50.59	49.29	103.19	94.83	85.07	80.88	94.83	87.24	78.72	74.91	139.45	128.29	115.75	110.17
52	62.26	57.07	51.89	49.29	105.98	97.61	87.86	83.67	97.19	89.49	80.83	76.98	140.85	129.70	117.14	111.56
53	63.56	58.37	53.19	50.59	108.77	100.41	90.64	86.46	98.14	90.44	81.79	77.95	142.24	131.08	118.54	112.96
54	64.86	59.67	54.49	51.89	111.56	103.19	93.44	89.25	100.54	92.74	83.95	80.05	143.64	132.48	119.92	114.34
55	66.16	60.97	55.78	51.89	115.75	105.98	96.23	90.64	102.50	93.71	84.93	81.02	146.43	133.87	121.33	115.75
56	71.35	64.86	59.67	55.78	124.38	114.08	103.48	97.90	112.26	102.63	93.17	88.76	155.91	142.52	129.41	123.27
57	76.53	70.05	63.56	60.97	133.04	122.15	110.73	105.16	120.74	110.35	100.37	95.48	165.39	151.17	137.51	130.81
58	81.72	75.23	67.46	64.86	141.68	130.25	117.98	112.40	131.16	119.86	109.18	103.75	174.88	159.82	145.59	138.33
59	86.92	79.13	72.65	68.75	150.33	138.33	125.24	119.66	141.96	129.71	118.34	112.32	184.36	168.45	153.67	145.87
60	92.10	84.32	76.53	72.65	158.98	146.43	132.48	126.90	153.13	139.92	127.79	121.19	193.84	177.11	161.76	153.40
61	99.89	90.80	83.02	79.13	168.85	155.27	140.85	134.48	163.39	149.37	136.23	129.23	206.83	189.08	172.45	163.58
62	107.66	98.59	89.50	85.62	178.74	164.14	149.24	142.07	173.66	158.84	144.68	137.26	219.82	201.07	183.14	173.77
63	116.75	106.38	97.29	92.10	188.62	172.98	157.60	149.65	186.25	170.43	155.07	147.15	232.81	213.04	193.83	183.94
64	124.53	114.15	103.78	98.59	198.51	181.84	165.98	157.23	196.64	180.02	163.61	155.30	245.80	225.02	204.52	194.13
65	132.32	121.93	110.26	105.08	208.39	190.69	174.34	164.81	207.03	189.60	172.17	163.45	258.80	237.00	215.21	204.31
66	149.18	137.51	124.53	118.05	227.34	208.00	190.00	179.66	224.60	205.69	186.77	177.32	277.28	253.93	230.58	218.90
67	166.04	153.07	138.81	132.32	246.30	225.32	205.65	194.51	239.57	219.40	199.23	189.13	295.76	270.86	245.95	233.50
68	184.21	168.64	153.07	145.29	265.25	242.64	221.32	209.37	257.69	235.99	214.28	203.44	314.25	287.79	261.33	248.09
69	201.07	184.21	167.34	158.26	284.20	259.96	236.97	224.22	272.84	249.87	226.90	215.40	332.73	304.72	276.69	262.68
70	217.93	199.77	181.61	172.52	303.15	277.28	252.63	239.07	291.50	266.96	242.41	230.14	351.22	321.64	292.07	277.28
71	251.65	230.90	208.85	198.47	345.06	316.71	288.36	273.59	331.26	304.34	276.39	261.89	394.35	362.31	329.04	311.78
72	284.08	260.74	237.38	225.71	388.18	356.14	322.87	306.85	372.91	341.49	310.05	295.40	438.71	401.74	364.77	347.52
73	317.81	291.87	264.63	251.65	430.09	394.35	358.62	341.35	414.39	380.47	345.49	328.54	481.85	442.41	401.74	382.03
74	351.54	323.00	293.17	278.90	473.21	433.78	394.35	374.64	457.80	419.20	381.67	362.39	526.21	481.85	438.71	416.53
75	385.27	352.84	320.41	304.84	515.12	473.21	430.09	407.91	501.02	459.80	417.52	396.92	569.34	522.51	474.46	451.04
76	439.75	402.13	365.82	347.65	582.90	533.60	485.54	460.90	561.75	515.12	468.49	444.62	638.35	585.36	532.37	505.26
77	500.72	459.21	417.70	396.95	658.06	603.84	548.39	521.28	628.98	576.93	523.80	497.77	714.76	655.60	595.22	565.64
78	560.40	513.69	466.99	443.65	730.78	670.39	608.78	579.20	691.89	634.41	576.93	547.65	786.23	720.92	655.60	622.33
79	616.17	565.58	513.69	487.75	797.33	730.78	664.23	630.96	747.19	685.38	622.47	592.12	849.08	778.84	707.37	672.85
80	666.76	610.98	555.20	527.97	860.18	788.69	717.22	681.48	806.83	739.60	672.36	638.74	916.86	840.45	764.05	725.85
81	712.16	653.79	594.11	564.28	920.56	844.16	767.75	728.32	863.24	791.66	720.07	684.30	980.94	899.61	818.27	777.61
82	766.65	701.79	638.23	607.09	989.56	907.01	824.44	783.77	928.30	851.30	773.23	735.26	1,054.88	967.39	878.66	835.52
83	827.61	758.86	690.12	655.09	1,068.44	979.71	890.99	846.62	1,003.12	919.62	836.12	793.82	1,139.91	1,045.03	950.13	902.07
84	897.67	822.42	748.49	710.86	1,159.64	1,063.51	966.15	918.09	1,087.72	997.71	906.61	861.05	1,236.03	1,133.75	1,030.24	978.48
85	978.09	897.67	815.94	774.43	1,264.38	1,158.40	1,053.65	1,000.66	1,186.40	1,086.62	987.94	939.15	1,348.18	1,234.80	1,122.66	1,067.21
86	1,066.30	978.09	888.58	844.48	1,377.76	1,263.15	1,148.54	1,090.63	1,292.67	1,185.32	1,076.87	1,023.73	1,468.95	1,346.95	1,223.72	1,163.33
87	1,162.29	1,066.30	969.01	921.01	1,502.22	1,376.53	1,252.06	1,189.20	1,408.70	1,291.60	1,174.47	1,115.90	1,600.81	1,467.72	1,334.62	1,268.08
88	1,267.37	1,162.29	1,055.92	1,002.73	1,636.54	1,500.99	1,364.20	1,296.42	1,535.60	1,407.63	1,279.66	1,215.69	1,745.00	1,599.58	1,454.16	1,381.45
89	1,381.52	1,266.07	1,150.62	1,093.54	1,784.43	1,635.31	1,487.43	1,412.26	1,674.40	1,534.51	1,394.62	1,325.20	1,902.73	1,743.76	1,584.79	1,505.93
90	1,506.05	1,380.22	1,254.40	1,192.12	1,944.63	1,783.20	1,620.52	1,540.43	1,825.14	1,672.24	1,520.40	1,444.49	2,074.03	1,900.27	1,727.74	1,641.48
91	1,640.96	1,504.75	1,367.25	1,299.80	2,119.62	1,943.40	1,767.17	1,678.45	1,988.89	1,822.98	1,657.06	1,574.64	2,260.11	2,071.56	1,883.01	1,789.35
92	1,788.84	1,639.66	1,490.48	1,416.55	2,310.64	2,118.39	1,926.15	1,830.03	2,167.83	1,986.73	1,806.72	1,716.70	2,463.45	2,257.65	2,053.08	1,950.79
93	1,949.69	1,787.54	1,625.39	1,543.67	2,518.90	2,309.41	2,098.67	1,993.93	2,363.03	2,165.66	1,969.39	1,870.69	2,685.27	2,460.99	2,237.93	2,125.79
94	2,126.11	1,948.40	1,770.68	1,682.47	2,745.65	2,516.44	2,288.45	2,173.85	2,575.59	2,360.87	2,146.14	2,038.79	2,926.81	2,682.80	2,438.81	2,316.80

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Shared
48 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	12.97	12.97	11.67	10.37	21.79	20.44	19.07	17.71	20.98	19.07	17.16	16.22	29.97	27.24	24.52	23.15
25-29	14.27	12.97	11.67	11.67	24.52	21.79	20.44	19.07	22.89	20.98	19.07	18.12	32.69	29.97	27.24	25.88
30-34	15.57	14.27	12.97	12.97	25.88	23.15	21.79	20.44	23.84	21.93	20.03	19.07	34.05	31.33	28.60	27.24
35-39	16.86	15.57	14.27	12.97	27.24	25.88	23.15	21.79	25.75	23.84	21.93	20.98	36.78	34.05	31.33	29.97
40-44	18.16	16.86	15.57	14.27	29.97	27.24	24.52	23.15	27.66	25.75	23.84	21.93	39.50	36.78	34.05	31.33
45	18.16	16.86	15.57	14.27	29.97	27.24	24.52	24.52	28.60	26.69	23.84	22.89	40.86	38.13	34.05	32.69
46	18.16	16.86	15.57	14.27	29.97	27.24	25.88	24.52	28.60	26.69	23.84	22.89	40.86	38.13	34.05	32.69
47	19.46	16.86	15.57	15.57	29.97	28.60	25.88	24.52	29.13	26.32	24.44	22.56	42.23	38.13	35.41	32.69
48	19.46	18.16	15.57	15.57	31.33	28.60	25.88	24.52	29.13	27.26	24.44	23.49	42.23	39.50	35.41	34.05
49	19.46	18.16	15.57	15.57	31.33	28.60	25.88	24.52	29.64	26.86	24.08	23.15	43.59	39.50	35.41	34.05
50	19.46	18.16	16.86	15.57	31.33	28.60	25.88	24.52	29.64	26.86	25.01	23.15	43.59	39.50	36.78	34.05
51	19.46	18.16	16.86	15.57	31.33	28.60	25.88	24.52	30.57	27.78	25.01	24.08	44.95	40.86	36.78	35.41
52	20.76	18.16	16.86	15.57	31.33	28.60	27.24	25.88	31.02	28.20	26.32	24.44	44.95	40.86	38.13	35.41
53	20.76	18.16	16.86	15.57	32.69	29.97	27.24	25.88	31.95	29.13	26.32	25.37	46.31	42.23	38.13	36.78
54	20.76	19.46	16.86	16.86	32.69	29.97	27.24	25.88	32.42	30.51	27.66	25.75	46.31	43.59	39.50	36.78
55	20.76	19.46	16.86	16.86	32.69	29.97	27.24	25.88	33.37	30.51	27.66	26.69	47.67	43.59	39.50	38.13
56	23.35	20.76	19.46	18.16	35.47	32.49	29.51	28.15	35.50	32.37	29.46	28.29	49.31	44.98	40.92	39.30
57	24.64	22.06	20.76	19.46	38.23	34.99	31.76	30.42	37.19	33.84	30.89	29.51	50.95	46.36	42.32	40.43
58	25.94	24.64	22.06	20.76	41.01	37.51	34.04	32.69	39.43	35.81	32.80	31.20	52.58	47.75	43.72	41.58
59	28.54	25.94	23.35	22.06	43.77	40.03	36.29	34.96	41.75	37.84	34.75	32.90	54.21	49.14	45.13	42.73
60	29.83	27.24	24.64	23.35	46.54	42.55	38.57	37.23	44.11	39.92	36.78	34.67	55.84	50.53	46.54	43.88
61	32.43	29.83	27.24	25.94	50.27	46.01	41.48	39.89	47.47	43.07	39.50	37.40	60.10	54.52	49.99	47.33
62	35.03	32.43	29.83	28.54	53.99	49.46	44.41	42.55	50.84	46.22	42.24	40.14	64.35	58.50	53.45	50.80
63	37.62	35.03	31.13	29.83	57.71	52.92	47.33	45.21	54.89	49.99	45.53	43.40	68.61	62.50	56.91	54.25
64	41.52	37.62	33.73	32.43	61.43	56.37	50.27	47.86	58.29	53.19	48.30	46.17	72.86	66.48	60.38	57.71
65	44.10	40.22	36.32	35.03	65.16	59.83	53.19	50.53	61.70	56.37	51.06	48.93	77.12	70.47	63.83	61.17
66	49.29	45.40	40.22	38.92	71.35	65.33	58.49	55.60	67.39	61.64	55.91	53.37	83.20	76.11	69.02	65.88
67	54.49	49.29	45.40	42.80	77.54	70.82	63.78	60.67	72.30	66.22	60.11	57.18	89.27	81.75	74.21	70.60
68	59.67	54.49	49.29	46.70	83.73	76.30	69.09	65.75	78.20	71.66	65.12	61.76	95.36	87.38	79.42	75.31
69	64.86	59.67	54.49	51.89	89.93	81.79	74.38	70.82	83.18	76.28	69.38	65.63	101.43	93.02	84.61	80.03
70	70.05	64.86	58.37	55.78	96.12	87.27	79.68	75.89	89.24	81.88	74.53	70.33	107.51	98.65	89.80	84.74
71	80.43	73.95	67.46	63.56	108.77	99.92	89.80	86.01	101.98	93.48	85.00	80.74	121.42	111.30	101.18	96.12
72	90.80	83.02	75.23	71.35	121.42	111.30	101.18	96.12	115.03	105.36	95.68	91.39	135.33	123.95	112.57	107.51
73	101.18	92.10	84.32	79.13	134.07	122.69	111.30	106.24	128.34	117.47	107.70	102.25	149.25	136.60	125.22	118.89
74	110.26	101.18	92.10	88.21	146.72	134.07	122.69	116.36	141.96	130.95	118.84	112.23	163.16	150.51	136.60	129.01
75	120.64	110.26	101.18	95.99	159.36	146.72	132.80	126.48	155.83	143.59	130.23	123.54	177.07	163.16	147.98	140.39
76	138.81	127.12	115.45	110.26	179.60	164.42	150.51	142.92	174.74	160.26	145.81	138.01	198.57	182.13	165.69	156.84
77	156.96	143.99	131.02	124.53	199.84	183.40	166.95	158.10	192.56	176.97	160.26	152.49	218.81	201.10	182.13	173.28
78	175.12	160.85	145.29	138.81	220.08	202.37	183.40	174.54	210.37	192.56	175.85	166.95	239.05	218.81	199.84	189.72
79	193.28	176.42	160.85	153.07	240.30	221.34	201.10	190.99	229.28	209.24	190.33	181.42	260.54	237.77	216.28	206.16
80	211.44	193.28	175.12	167.34	261.81	239.05	217.55	207.43	247.09	225.95	205.91	195.89	280.78	256.76	233.99	222.59
81	225.71	206.25	188.09	179.01	279.52	256.76	232.71	221.34	263.79	242.63	220.36	209.24	299.76	275.72	250.42	237.77
82	242.58	221.82	202.37	191.98	301.01	275.72	250.42	237.77	283.82	260.44	237.07	224.83	322.52	295.95	269.40	255.48
83	262.04	239.98	217.93	207.55	325.05	297.23	270.66	256.76	307.19	281.60	255.99	242.63	349.07	320.00	290.89	275.72
84	284.08	260.74	237.38	224.41	351.60	322.52	293.42	278.25	332.80	304.96	277.15	263.79	378.18	346.55	314.94	299.76
85	310.03	284.08	258.14	245.17	384.49	351.60	320.00	303.54	362.84	332.80	302.74	287.14	412.31	378.18	344.02	326.31
86	337.27	310.03	281.50	267.23	418.65	383.24	349.07	331.37	395.12	362.84	329.45	312.75	448.99	412.31	374.37	355.41
87	368.40	337.27	307.44	291.87	456.58	418.65	379.43	360.47	430.73	395.12	359.50	341.70	489.47	448.99	408.53	388.29
88	400.83	368.40	334.67	317.81	497.06	455.32	414.84	393.35	469.69	430.73	391.78	371.74	533.74	489.47	445.20	422.43
89	437.16	400.83	364.52	346.36	541.32	497.06	451.52	428.77	511.98	469.69	426.28	405.13	581.80	533.74	484.41	460.38
90	477.37	437.16	396.95	377.49	590.65	541.32	492.00	467.97	557.61	511.98	465.23	441.86	633.66	581.80	528.68	502.12
91	520.18	476.08	433.26	411.22	643.77	590.65	536.27	509.71	608.81	557.61	506.41	481.93	691.84	633.66	575.47	547.65
92	566.88	518.88	472.18	448.83	701.95	643.77	584.33	555.24	663.35	607.69	552.05	525.34	753.80	690.56	627.33	596.98
93	617.47	565.58	514.99	489.05	765.19	700.68	637.45	605.83	722.35	662.24	602.14	572.08	820.85	752.55	684.25	650.10
94	673.24	617.47	560.40	533.15	833.49	763.92	694.37	660.22	787.99	722.35	656.67	623.28	895.46	820.85	746.21	708.27

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Shared
72 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	16.86	15.57	14.27	12.97	27.24	24.52	21.79	21.79	24.79	22.89	20.98	20.03	35.41	32.69	29.97	28.60
25-29	18.16	16.86	15.57	14.27	28.60	25.88	24.52	23.15	26.69	24.79	22.89	20.98	38.13	35.41	32.69	29.97
30-34	19.46	18.16	16.86	15.57	31.33	28.60	25.88	24.52	28.60	26.69	23.84	22.89	40.86	38.13	34.05	32.69
35-39	20.76	19.46	18.16	16.86	32.69	29.97	27.24	25.88	31.48	28.60	25.75	24.79	44.95	40.86	36.78	35.41
40-44	23.35	20.76	19.46	18.16	35.41	32.69	29.97	28.60	33.37	30.51	27.66	26.69	47.67	43.59	39.50	38.13
45	23.35	20.76	19.46	18.16	36.78	34.05	29.97	28.60	34.33	31.48	28.60	26.69	49.04	44.95	40.86	38.13
46	23.35	22.06	19.46	18.16	36.78	34.05	29.97	28.60	34.33	31.48	28.60	27.66	49.04	44.95	40.86	39.50
47	23.35	22.06	19.46	18.16	36.78	34.05	29.97	28.60	34.78	31.95	29.13	27.26	50.39	46.31	42.23	39.50
48	23.35	22.06	19.46	19.46	36.78	34.05	31.33	28.60	35.71	31.95	29.13	28.20	51.76	46.31	42.23	40.86
49	24.64	22.06	19.46	19.46	36.78	34.05	31.33	28.60	35.19	32.42	29.64	27.78	51.76	47.67	43.59	40.86
50	24.64	22.06	20.76	19.46	36.78	34.05	31.33	29.97	36.12	32.42	29.64	28.70	53.12	47.67	43.59	42.23
51	24.64	22.06	20.76	19.46	38.13	35.41	31.33	29.97	36.12	33.34	30.57	28.70	53.12	49.04	44.95	42.23
52	24.64	23.35	20.76	19.46	39.50	35.41	32.69	31.33	37.59	34.78	31.02	30.07	54.49	50.39	44.95	43.59
53	25.94	23.35	20.76	20.76	39.50	36.78	32.69	31.33	38.53	34.78	31.95	30.07	55.84	50.39	46.31	43.59
54	25.94	23.35	22.06	20.76	40.86	36.78	34.05	32.69	39.10	36.24	32.42	31.48	55.84	51.76	46.31	44.95
55	25.94	24.64	22.06	20.76	42.23	38.13	34.05	32.69	40.04	37.19	33.37	31.48	57.20	53.12	47.67	44.95
56	28.54	25.94	23.35	22.06	44.95	40.88	36.56	34.94	42.91	39.79	35.70	33.74	59.59	55.26	49.58	46.86
57	29.83	27.24	24.64	23.35	47.67	43.62	39.04	37.17	45.24	41.89	37.58	35.60	61.99	57.40	51.47	48.77
58	31.13	28.54	25.94	24.64	50.39	46.38	41.55	39.41	48.28	44.67	40.03	38.02	64.37	59.55	53.38	50.69
59	32.43	29.83	27.24	25.94	53.12	49.12	44.05	41.64	51.39	47.50	42.56	40.50	66.76	61.69	55.27	52.60
60	35.03	31.13	28.54	27.24	55.84	51.87	46.54	43.88	54.63	50.43	45.17	43.07	69.14	63.83	57.18	54.52
61	37.62	35.03	31.13	29.83	60.63	56.12	50.53	47.61	58.40	53.79	48.32	46.01	73.92	68.08	61.17	58.25
62	41.52	37.62	35.03	32.43	65.42	60.38	54.52	51.32	62.19	57.14	51.47	48.96	78.72	72.34	65.16	61.96
63	44.10	41.52	37.62	35.03	70.21	64.63	58.50	55.05	66.80	61.27	55.32	52.56	83.50	76.59	69.14	65.69
64	48.00	44.10	40.22	37.62	74.99	68.89	62.50	58.78	70.63	64.68	58.50	55.53	88.29	80.85	73.14	69.41
65	50.59	46.70	42.80	40.22	79.78	73.14	66.48	62.50	74.46	68.08	61.70	58.50	93.07	85.10	77.12	73.14
66	57.07	53.19	48.00	45.40	87.35	80.02	72.67	68.71	81.62	74.81	67.80	64.39	100.76	92.36	83.71	79.51
67	63.56	58.37	53.19	50.59	94.92	86.88	78.84	74.93	87.85	80.70	73.14	69.55	108.46	99.62	90.29	85.87
68	70.05	63.56	58.37	55.78	102.49	93.76	85.03	81.16	95.24	87.65	79.44	75.64	116.15	106.89	96.88	92.24
69	76.53	70.05	63.56	60.97	110.06	100.64	91.21	87.38	101.56	93.61	84.84	80.87	123.84	114.15	103.45	98.61
70	83.02	75.23	68.75	64.86	117.63	107.51	97.39	93.60	109.17	100.77	91.33	87.14	131.54	121.42	110.04	104.98
71	95.99	86.92	79.13	75.23	132.80	122.69	111.30	104.98	125.36	114.74	104.11	98.81	149.25	136.60	123.95	117.63
72	108.96	99.89	90.80	85.62	149.25	136.60	123.95	117.63	141.91	130.09	118.25	111.80	166.95	153.04	139.13	131.54
73	121.93	111.56	101.18	95.99	164.42	151.78	137.86	130.28	158.80	144.66	131.62	125.09	184.66	168.22	153.04	145.45
74	134.91	123.23	111.56	106.38	180.87	165.69	150.51	142.92	174.96	160.64	146.35	138.64	201.10	184.66	168.22	159.36
75	147.88	134.91	123.23	116.75	196.04	180.87	164.42	155.57	192.56	176.97	160.26	152.49	218.81	201.10	182.13	173.28
76	168.64	154.36	140.09	133.61	222.59	203.63	184.66	175.81	215.92	198.11	180.31	171.40	245.36	225.12	204.90	194.78
77	189.39	173.82	158.26	150.48	247.89	227.65	206.16	196.04	239.29	219.27	199.24	189.21	271.93	249.17	226.40	215.02
78	210.15	193.28	175.12	166.04	273.19	250.42	227.65	216.28	262.67	240.41	219.27	208.14	298.48	273.19	249.17	236.52
79	232.20	212.74	193.28	182.91	298.48	274.46	249.17	236.52	286.05	262.67	238.18	225.95	325.05	298.48	270.66	256.76
80	252.95	232.20	210.15	199.77	323.78	297.23	270.66	256.76	309.41	283.82	258.22	244.86	351.60	322.52	293.42	278.25
81	269.81	247.77	225.71	214.04	346.55	318.72	289.64	274.46	330.57	303.85	276.02	261.56	375.65	345.29	313.66	297.23
82	290.57	265.93	242.58	229.61	373.12	341.49	311.13	295.95	356.16	326.12	296.06	281.60	404.73	370.59	336.43	320.00
83	313.93	287.98	262.04	249.07	403.47	369.31	335.17	318.72	383.99	352.82	320.54	303.85	436.36	400.94	364.25	345.29
84	341.16	312.63	284.08	269.81	437.61	400.94	364.25	346.55	417.37	381.77	347.27	330.57	474.29	433.83	394.61	375.65
85	371.00	339.87	310.03	294.47	476.82	436.36	397.14	376.90	454.10	416.25	378.42	359.50	516.03	473.03	430.02	408.53
86	404.73	371.00	337.27	320.41	519.82	475.55	432.55	411.06	495.28	454.10	412.92	391.78	562.83	516.03	469.23	445.20
87	441.05	404.73	367.10	348.94	566.62	518.56	471.76	447.73	539.80	495.28	449.65	427.39	613.42	562.83	510.97	485.67
88	481.26	441.05	400.83	380.08	617.21	565.36	514.76	488.20	588.79	539.80	490.83	466.36	669.07	613.42	557.77	529.94
89	524.07	479.96	437.16	415.10	672.85	617.21	560.30	532.47	641.09	587.66	534.24	507.53	728.50	667.79	607.09	576.74
90	570.77	524.07	476.08	452.72	733.56	671.60	610.89	580.53	698.96	641.09	583.21	553.16	794.27	728.50	662.75	628.60
91	622.66	570.77	518.88	492.94	799.33	732.31	666.54	632.39	762.40	698.96	635.52	603.26	866.38	794.27	722.19	685.50
92	678.43	622.66	565.58	537.04	871.44	798.08	725.98	689.31	831.42	761.29	692.29	657.79	944.79	865.10	786.69	747.49
93	739.40	678.43	616.17	586.34	949.85	870.16	791.74	751.27	905.98	830.30	754.61	716.77	1,029.53	943.52	857.51	814.51
94	806.86	739.40	671.95	638.23	1,034.59	948.58	862.57	819.57	987.23	904.88	822.51	781.33	1,121.86	1,028.26	934.67	887.87

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Shared
96 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	16.86	15.57	14.27	14.27	28.60	25.88	23.15	21.79	26.69	23.84	21.93	20.98	38.13	34.05	31.33	29.97
25-29	18.16	16.86	15.57	14.27	29.97	27.24	24.52	23.15	28.60	25.75	23.84	22.89	40.86	36.78	34.05	32.69
30-34	19.46	18.16	16.86	15.57	32.69	29.97	27.24	25.88	30.51	27.66	25.75	23.84	43.59	39.50	36.78	34.05
35-39	22.06	19.46	18.16	16.86	35.41	31.33	28.60	27.24	33.37	30.51	27.66	25.75	47.67	43.59	39.50	36.78
40-44	23.35	20.76	19.46	18.16	36.78	34.05	31.33	29.97	35.28	32.42	29.57	27.66	50.39	46.31	42.23	39.50
45	23.35	22.06	19.46	18.16	38.13	35.41	31.33	29.97	36.24	33.37	30.51	28.60	51.76	47.67	43.59	40.86
46	23.35	22.06	19.46	19.46	38.13	35.41	32.69	29.97	37.19	33.37	30.51	29.57	53.12	47.67	43.59	42.23
47	23.35	22.06	19.46	19.46	39.50	35.41	32.69	31.33	36.66	33.83	31.02	29.13	53.12	49.04	44.95	42.23
48	24.64	22.06	20.76	19.46	39.50	36.78	32.69	31.33	37.59	34.78	31.95	30.07	54.49	50.39	46.31	43.59
49	24.64	22.06	20.76	19.46	39.50	36.78	32.69	31.33	37.97	35.19	31.50	29.64	55.84	51.76	46.31	43.59
50	24.64	22.06	20.76	19.46	40.86	36.78	34.05	31.33	38.90	35.19	32.42	30.57	57.20	51.76	47.67	44.95
51	24.64	23.35	20.76	19.46	40.86	38.13	34.05	32.69	38.90	36.12	32.42	30.57	57.20	53.12	47.67	44.95
52	25.94	23.35	22.06	20.76	42.23	38.13	35.41	32.69	40.41	36.66	33.83	31.95	58.57	53.12	49.04	46.31
53	25.94	24.64	22.06	20.76	42.23	39.50	35.41	34.05	40.41	37.59	33.83	31.95	58.57	54.49	49.04	46.31
54	27.24	24.64	23.35	22.06	43.59	39.50	35.41	34.05	41.95	38.13	34.33	33.37	59.93	54.49	49.04	47.67
55	28.54	25.94	23.35	22.06	43.59	40.86	36.78	35.41	41.95	39.10	35.28	33.37	59.93	55.84	50.39	47.67
56	29.83	27.24	24.64	23.35	46.84	43.86	39.53	37.90	45.06	41.75	37.84	35.88	62.57	57.97	52.56	49.84
57	31.13	28.54	25.94	24.64	50.08	46.85	42.27	40.40	47.61	43.87	39.93	37.97	65.21	60.10	54.71	52.00
58	33.73	31.13	28.54	25.94	53.34	49.85	45.02	42.88	50.89	46.68	42.64	40.63	67.86	62.23	56.86	54.18
59	35.03	32.43	29.83	28.54	56.58	52.84	47.77	45.38	54.28	49.55	45.44	43.38	70.50	64.35	59.01	56.34
60	37.62	33.73	31.13	29.83	59.83	55.84	50.53	47.86	57.78	52.52	48.32	46.22	73.14	66.48	61.17	58.50
61	40.22	37.62	33.73	32.43	64.63	60.10	54.52	51.59	61.76	56.30	51.68	49.37	78.18	71.27	65.42	62.50
62	42.80	40.22	36.32	35.03	69.41	64.35	58.50	55.32	65.76	60.09	55.04	52.52	83.24	76.05	69.67	66.48
63	46.70	42.80	38.92	36.32	74.20	68.61	62.50	59.04	70.63	64.68	59.14	56.37	88.29	80.85	73.92	70.47
64	49.29	45.40	41.52	38.92	78.98	72.86	66.48	62.76	74.68	68.51	62.55	59.57	93.35	85.63	78.18	74.46
65	53.19	48.00	44.10	41.52	83.78	77.12	70.47	66.48	78.72	72.34	65.95	62.76	98.39	90.41	82.43	78.45
66	59.67	54.49	49.29	46.70	92.06	84.72	77.38	73.17	86.71	79.70	72.68	69.08	107.04	98.39	89.72	85.27
67	66.16	60.97	55.78	53.19	100.35	92.31	84.28	79.86	93.71	86.15	78.58	74.60	115.70	106.35	97.01	92.10
68	72.65	67.46	60.97	58.37	108.64	99.91	91.18	86.55	101.97	93.75	85.54	81.11	124.35	114.33	104.31	98.92
69	80.43	73.95	66.16	63.56	116.93	107.50	98.08	93.23	109.05	100.29	91.51	86.72	133.00	122.30	111.60	105.74
70	86.92	79.13	72.65	68.75	125.22	115.10	104.98	99.92	117.58	108.13	98.68	93.44	141.66	130.28	118.89	112.57
71	101.18	92.10	84.32	80.43	142.92	130.28	118.89	112.57	134.93	124.32	112.61	107.31	160.63	147.98	134.07	127.75
72	114.15	105.08	95.99	90.80	159.36	146.72	132.80	126.48	152.65	139.76	126.86	121.49	179.60	164.42	149.25	142.92
73	128.42	118.05	107.66	102.48	177.07	161.89	146.72	139.13	170.78	156.62	142.50	134.87	198.57	182.13	165.69	156.84
74	142.69	131.02	119.35	112.86	193.52	177.07	160.63	153.04	189.27	173.85	157.35	149.65	217.55	199.84	180.87	172.01
75	156.96	143.99	131.02	124.53	209.96	193.52	175.81	166.95	208.14	190.33	173.63	164.71	236.52	216.28	197.31	187.19
76	181.61	167.34	151.78	143.99	241.58	221.34	201.10	190.99	235.96	215.92	197.01	186.98	268.13	245.36	223.87	212.49
77	207.55	190.69	172.52	164.75	273.19	250.42	227.65	216.28	264.89	242.63	220.36	209.24	301.01	275.72	250.42	237.77
78	233.50	214.04	194.58	184.21	303.54	278.25	252.95	240.30	292.72	268.24	243.75	231.50	332.64	304.82	276.99	263.07
79	259.44	237.38	215.34	204.95	335.17	307.35	279.52	265.60	320.54	293.83	267.12	253.76	364.25	333.90	303.54	288.36
80	284.08	260.74	237.38	225.71	365.53	335.17	304.82	289.64	349.47	320.54	290.49	276.02	397.14	364.25	330.11	313.66
81	304.84	278.90	254.25	241.28	392.08	359.19	326.31	309.88	373.97	342.80	311.64	296.06	424.96	389.55	354.13	336.43
82	326.90	299.66	272.41	259.44	421.18	385.76	350.35	333.90	401.80	368.40	335.02	318.32	456.58	418.65	380.71	361.72
83	354.13	324.30	294.47	280.20	455.32	417.37	379.43	360.47	434.07	397.35	361.72	343.93	493.26	451.52	411.06	390.82
84	383.97	351.54	319.11	303.54	493.26	452.79	411.06	390.82	470.81	431.84	391.78	372.85	535.00	490.73	445.20	423.71
85	417.70	383.97	348.94	330.79	537.53	493.26	447.73	426.24	513.10	469.69	427.39	406.25	583.06	533.74	485.67	461.64
86	455.32	417.70	380.08	360.62	586.86	537.53	488.20	464.17	558.73	513.10	466.36	442.97	634.92	583.06	529.94	503.38
87	496.82	455.32	413.80	393.05	638.71	585.59	532.47	505.91	609.91	558.73	507.53	483.03	693.09	634.92	576.74	548.91
88	540.94	496.82	451.42	429.38	696.90	638.71	580.53	551.44	664.47	608.81	553.16	526.46	755.08	691.84	628.60	598.24
89	590.23	540.94	491.64	466.99	758.86	695.62	632.39	600.77	724.57	663.35	603.26	573.19	823.38	753.80	685.50	651.36
90	643.41	590.23	535.74	509.80	827.16	758.86	689.31	655.16	789.13	723.45	657.79	624.39	896.72	822.10	747.49	709.54
91	701.79	643.41	585.04	555.20	901.78	827.16	751.27	714.60	860.35	789.13	716.77	681.16	977.67	896.72	814.51	774.04
92	764.05	700.49	636.93	605.80	982.73	901.78	819.57	779.10	938.26	859.23	781.33	742.37	1,066.21	976.41	887.87	843.61
93	832.81	764.05	694.00	660.27	1,071.27	982.73	892.93	848.67	1,021.73	937.15	851.45	809.15	1,161.06	1,064.93	967.55	919.49
94	908.04	832.81	756.26	718.65	1,168.65	1,071.27	973.88	924.55	1,114.11	1,021.73	928.23	881.50	1,266.05	1,161.06	1,054.81	1,001.70

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Shared
120 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	19.46	18.16	16.86	15.57	31.33	28.60	27.24	25.88	30.51	27.66	24.79	23.84	43.59	39.50	35.41	34.05
25-29	20.76	19.46	18.16	16.86	34.05	31.33	28.60	27.24	32.42	29.57	26.69	25.75	46.31	42.23	38.13	36.78
30-34	23.35	20.76	19.46	18.16	36.78	34.05	31.33	28.60	34.33	31.48	28.60	27.66	49.04	44.95	40.86	39.50
35-39	24.64	22.06	20.76	19.46	39.50	36.78	32.69	31.33	37.19	34.33	31.48	29.57	53.12	49.04	44.95	42.23
40-44	25.94	24.64	22.06	20.76	42.23	39.50	35.41	34.05	40.04	37.19	33.37	31.48	57.20	53.12	47.67	44.95
45	27.24	24.64	22.06	20.76	43.59	39.50	36.78	34.05	41.01	37.19	34.33	32.42	58.57	53.12	49.04	46.31
46	27.24	24.64	22.06	22.06	43.59	39.50	36.78	34.05	41.95	38.13	34.33	32.42	59.93	54.49	49.04	46.31
47	27.24	24.64	23.35	22.06	43.59	39.50	36.78	34.05	41.35	37.59	34.78	32.90	59.93	54.49	50.39	47.67
48	27.24	24.64	23.35	22.06	43.59	39.50	36.78	34.05	41.35	38.53	34.78	32.90	59.93	55.84	50.39	47.67
49	27.24	24.64	23.35	22.06	43.59	39.50	36.78	34.05	41.68	37.97	34.27	33.34	61.30	55.84	50.39	49.04
50	27.24	25.94	23.35	22.06	43.59	39.50	36.78	34.05	41.68	38.90	35.19	33.34	61.30	57.20	51.76	49.04
51	28.54	25.94	23.35	22.06	44.95	40.86	36.78	35.41	42.60	38.90	35.19	33.34	62.65	57.20	51.76	49.04
52	28.54	25.94	24.64	23.35	46.31	42.23	38.13	36.78	44.17	40.41	36.66	34.78	64.02	58.57	53.12	50.39
53	29.83	27.24	24.64	23.35	47.67	43.59	39.50	38.13	44.17	40.41	36.66	34.78	64.02	58.57	53.12	50.39
54	29.83	27.24	24.64	23.35	49.04	44.95	40.86	38.13	45.77	41.95	38.13	36.24	65.38	59.93	54.49	51.76
55	31.13	28.54	25.94	24.64	50.39	46.31	42.23	39.50	46.72	42.91	38.13	36.24	66.75	61.30	54.49	51.76
56	33.73	29.83	27.24	25.94	53.89	49.55	44.95	42.24	50.51	46.41	41.34	39.39	70.15	64.46	57.42	54.71
57	35.03	32.43	29.83	28.54	57.36	52.79	47.67	44.98	53.69	49.36	44.06	42.08	73.55	67.62	60.34	57.65
58	37.62	35.03	31.13	29.83	60.85	56.03	50.39	47.71	57.73	53.10	47.46	45.44	76.96	70.78	63.27	60.59
59	40.22	37.62	33.73	32.43	64.33	59.26	53.12	50.45	61.88	56.95	50.98	48.92	80.36	73.96	66.21	63.54
60	42.80	38.92	36.32	33.73	67.82	62.50	55.84	53.19	66.18	60.93	54.63	52.52	83.78	77.12	69.14	66.48
61	46.70	42.80	38.92	36.32	72.86	67.01	60.10	57.18	70.81	65.12	58.62	56.30	89.62	82.43	74.20	71.27
62	49.29	45.40	41.52	38.92	77.92	71.54	64.35	61.17	75.42	69.32	62.61	60.09	95.47	87.76	79.25	76.05
63	53.19	49.29	44.10	41.52	82.97	76.05	68.61	65.16	81.06	74.46	67.44	64.68	101.33	93.07	84.31	80.85
64	57.07	51.89	46.70	45.40	88.03	80.58	72.86	69.14	85.74	78.72	71.47	68.51	107.18	98.39	89.36	85.63
65	59.67	54.49	50.59	48.00	93.07	85.10	77.12	73.14	90.41	82.97	75.52	72.34	113.02	103.71	94.42	90.41
66	67.46	62.26	55.78	53.19	102.55	93.87	85.23	80.76	99.45	91.18	83.10	79.28	122.80	112.57	102.59	97.89
67	75.23	68.75	62.26	59.67	112.00	102.66	93.32	88.40	107.39	98.35	89.72	85.33	132.57	121.42	110.78	105.34
68	83.02	76.53	68.75	66.16	121.47	111.45	101.43	96.04	116.73	106.82	97.55	92.52	142.35	130.28	118.97	112.82
69	90.80	83.02	75.23	71.35	130.93	120.22	109.53	103.67	124.74	114.09	104.27	98.62	152.12	139.13	127.16	120.28
70	98.59	90.80	81.72	77.83	140.39	129.01	117.63	111.30	134.37	122.83	112.32	106.03	161.89	147.98	135.33	127.75
71	114.15	103.78	94.69	89.50	160.63	146.72	134.07	126.48	153.00	140.24	127.49	121.12	182.13	166.95	151.78	144.19
72	128.42	118.05	107.66	102.48	179.60	164.42	150.51	142.92	172.01	158.03	144.05	136.54	202.37	185.93	169.48	160.63
73	143.99	132.32	120.64	114.15	199.84	183.40	166.95	158.10	192.53	176.21	159.90	152.28	223.87	204.90	185.93	177.07
74	159.55	146.58	132.32	125.83	218.81	201.10	182.13	173.28	212.38	194.76	177.16	168.36	244.11	223.87	203.63	193.52
75	175.12	159.55	145.29	138.81	239.05	218.81	198.57	188.46	232.62	212.59	193.66	183.64	264.34	241.58	220.08	208.69
76	198.47	182.91	166.04	158.26	269.40	247.89	225.12	213.75	260.44	238.18	217.04	205.91	295.95	270.66	246.64	233.99
77	227.01	207.55	189.39	180.31	304.82	279.52	254.23	241.58	291.61	267.12	242.63	230.39	331.37	303.54	275.72	261.81
78	254.25	233.50	211.44	201.07	338.96	309.88	282.05	268.13	320.54	293.83	267.12	253.76	364.25	333.90	303.54	288.36
79	280.20	256.84	233.50	221.82	369.31	337.70	307.35	292.17	346.15	317.20	288.28	273.80	393.35	360.47	327.58	311.13
80	302.24	276.30	251.65	238.68	398.41	365.53	331.37	314.94	373.97	342.80	311.64	296.06	424.96	389.55	354.13	336.43
81	323.00	295.76	269.81	255.55	426.24	390.82	355.41	337.70	400.68	367.29	333.90	317.20	455.32	417.37	379.43	360.47
82	347.65	317.81	289.27	275.01	457.85	419.90	381.96	363.00	430.73	394.00	358.39	340.58	489.47	447.73	407.26	387.02
83	374.89	343.76	312.63	297.06	494.53	454.05	412.31	392.08	465.23	426.28	387.32	368.40	528.68	484.41	440.14	418.65
84	407.32	373.59	338.57	321.70	536.27	492.00	447.73	424.96	504.19	461.90	420.70	399.58	572.95	524.88	478.08	454.05
85	443.65	407.32	369.70	351.54	585.59	536.27	488.20	462.91	549.82	504.19	458.56	435.18	624.80	572.95	521.09	494.53
86	483.85	443.65	403.43	382.67	637.45	584.33	531.21	504.65	598.78	548.71	499.74	474.15	680.44	623.54	567.89	538.79
87	526.67	482.56	439.75	417.70	695.62	637.45	579.27	550.18	653.34	598.78	544.26	517.55	742.43	680.44	618.48	588.12
88	574.66	526.67	478.66	455.32	757.61	694.37	631.13	599.51	712.32	652.22	593.24	563.18	809.45	741.15	674.13	639.98
89	626.54	574.66	521.48	495.54	825.91	757.61	688.03	653.89	775.77	711.22	646.66	614.38	881.56	808.20	734.84	698.15
90	682.33	625.26	569.47	540.94	900.52	825.91	750.02	713.33	845.88	775.77	704.54	670.02	961.23	881.56	800.61	761.39
91	744.59	682.33	620.06	588.93	981.46	899.25	818.32	776.57	921.55	844.78	767.97	730.12	1,047.22	959.96	872.69	829.69
92	810.75	743.29	675.84	642.11	1,069.99	980.20	891.66	847.40	1,005.04	921.55	836.98	795.79	1,142.10	1,047.22	951.11	904.31
93	883.40	810.75	736.81	700.49	1,166.12	1,068.74	971.35	923.28	1,095.19	1,003.93	912.66	867.03	1,244.53	1,140.82	1,037.12	985.26
94	963.82	883.40	802.96	762.75	1,271.10	1,164.86	1,058.62	1,006.76	1,194.25	1,094.09	995.01	944.94	1,357.10	1,243.28	1,130.70	1,073.80

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Shared
144 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	20.76	19.46	18.16	16.86	35.41	31.33	28.60	27.24	32.42	29.57	26.69	25.75	46.31	42.23	38.13	36.78
25-29	23.35	20.76	19.46	18.16	36.78	34.05	31.33	29.97	34.33	31.48	28.60	27.66	49.04	44.95	40.86	39.50
30-34	24.64	22.06	20.76	19.46	40.86	36.78	34.05	31.33	37.19	34.33	30.51	29.57	53.12	49.04	43.59	42.23
35-39	25.94	24.64	22.06	20.76	43.59	39.50	35.41	34.05	40.04	36.24	33.37	31.48	57.20	51.76	47.67	44.95
40-44	28.54	25.94	23.35	22.06	46.31	42.23	38.13	36.78	42.91	39.10	35.28	34.33	61.30	55.84	50.39	49.04
45	28.54	25.94	24.64	23.35	47.67	43.59	39.50	36.78	43.86	40.04	36.24	34.33	62.65	57.20	51.76	49.04
46	28.54	25.94	24.64	23.35	47.67	43.59	39.50	38.13	43.86	40.04	37.19	35.28	62.65	57.20	53.12	50.39
47	28.54	27.24	24.64	23.35	47.67	43.59	39.50	38.13	44.17	40.41	36.66	34.78	64.02	58.57	53.12	50.39
48	29.83	27.24	24.64	23.35	47.67	43.59	39.50	38.13	44.17	40.41	36.66	34.78	64.02	58.57	53.12	50.39
49	29.83	27.24	24.64	23.35	47.67	43.59	39.50	38.13	44.46	40.76	37.05	35.19	65.38	59.93	54.49	51.76
50	29.83	27.24	24.64	23.35	47.67	43.59	39.50	38.13	44.46	40.76	37.05	35.19	65.38	59.93	54.49	51.76
51	29.83	27.24	24.64	23.35	49.04	44.95	40.86	39.50	45.39	41.68	37.97	36.12	66.75	61.30	55.84	53.12
52	31.13	28.54	25.94	24.64	50.39	46.31	42.23	39.50	46.05	42.29	38.53	36.66	66.75	61.30	55.84	53.12
53	31.13	28.54	25.94	24.64	51.76	47.67	43.59	40.86	47.00	43.24	38.53	36.66	68.10	62.65	55.84	53.12
54	31.13	28.54	25.94	24.64	53.12	49.04	44.95	42.23	47.67	43.86	40.04	38.13	68.10	62.65	57.20	54.49
55	32.43	29.83	27.24	25.94	54.49	50.39	46.31	43.59	48.63	44.82	40.04	38.13	69.46	64.02	57.20	54.49
56	35.03	32.43	28.54	27.24	58.48	53.89	49.28	46.58	53.03	48.75	43.68	41.54	73.66	67.70	60.66	57.68
57	37.62	33.73	31.13	29.83	62.47	57.36	52.26	49.55	56.83	52.11	46.81	44.45	77.84	71.38	64.11	60.88
58	40.22	36.32	32.43	31.13	66.47	60.85	55.22	52.53	61.53	56.30	50.67	48.06	82.03	75.07	67.56	64.08
59	41.52	38.92	35.03	33.73	70.46	64.33	58.19	55.52	66.39	60.64	54.68	51.80	86.23	78.75	71.01	67.28
60	44.10	41.52	37.62	35.03	74.46	67.82	61.17	58.50	71.43	65.12	58.82	55.67	90.41	82.43	74.46	70.47
61	48.00	44.10	40.22	38.92	79.52	72.34	65.42	62.50	76.48	69.95	63.24	59.88	96.80	88.56	80.05	75.80
62	53.19	48.00	44.10	41.52	84.56	76.85	69.67	66.48	81.51	74.78	67.65	64.08	103.18	94.67	85.63	81.11
63	57.07	51.89	46.70	45.40	89.62	81.37	73.92	70.47	87.65	80.64	72.98	69.14	109.56	100.80	91.22	86.43
64	60.97	55.78	50.59	48.00	94.67	85.91	78.18	74.46	92.75	85.53	77.44	73.39	115.94	106.90	96.80	91.75
65	64.86	59.67	54.49	50.59	99.73	90.41	82.43	78.45	97.87	90.41	81.90	77.65	122.33	113.02	102.38	97.07
66	72.65	67.46	60.97	57.07	110.14	100.15	91.24	86.79	107.76	99.26	90.11	85.43	133.03	122.54	111.25	105.48
67	81.72	73.95	67.46	64.86	120.55	109.89	100.05	95.14	116.41	106.98	97.30	92.25	143.72	132.07	120.12	113.90
68	89.50	81.72	73.95	71.35	130.95	119.65	108.86	103.48	126.62	116.10	105.77	100.29	154.42	141.59	128.98	122.30
69	97.29	89.50	81.72	77.83	141.37	129.39	117.67	111.81	135.39	123.91	113.03	107.19	165.11	151.11	137.85	130.72
70	106.38	97.29	88.21	84.32	151.78	139.13	126.48	120.16	145.92	133.33	121.77	115.47	175.81	160.63	146.72	139.13
71	121.93	111.56	102.48	97.29	173.28	158.10	144.19	136.60	165.73	151.93	138.12	130.67	197.31	180.87	164.42	155.57
72	138.81	127.12	115.45	110.26	193.52	178.34	161.89	153.04	185.99	170.95	154.81	147.28	218.81	201.10	182.13	173.28
73	155.66	142.69	129.72	123.23	215.02	197.31	179.60	170.75	207.76	190.35	172.96	164.25	241.58	221.34	201.10	190.99
74	171.24	156.96	142.69	136.21	236.52	216.28	197.31	187.19	228.87	210.17	190.36	181.57	263.07	241.58	218.81	208.69
75	188.09	172.52	156.96	149.18	258.01	236.52	215.02	203.63	250.42	229.28	209.24	198.11	284.58	260.54	237.77	225.12
76	214.04	195.88	179.01	169.94	290.89	266.87	242.83	230.18	280.49	257.11	233.73	222.59	318.72	292.17	265.60	252.95
77	243.87	223.12	203.67	193.28	328.84	302.29	274.46	260.54	314.99	288.28	261.56	249.31	357.94	327.58	297.23	283.31
78	273.71	250.36	228.31	216.64	365.53	335.17	304.82	289.64	346.15	317.20	288.28	273.80	393.35	360.47	327.58	311.13
79	300.96	275.01	250.36	237.38	398.41	365.53	331.37	314.94	373.97	342.80	311.64	296.06	424.96	389.55	354.13	336.43
80	324.30	297.06	271.11	256.84	430.02	394.61	357.94	340.23	404.03	369.52	336.13	319.44	459.11	419.90	381.96	363.00
81	347.65	317.81	289.27	275.01	460.38	422.43	383.24	364.25	431.84	396.23	359.50	341.70	490.73	450.26	408.53	388.29
82	373.59	342.46	311.33	295.76	494.53	454.05	412.31	392.08	464.13	425.17	386.22	367.29	527.41	483.14	438.89	417.37
83	403.43	369.70	335.97	319.11	533.74	489.47	445.20	422.43	500.85	459.68	417.37	397.35	569.15	522.35	474.29	451.52
84	437.16	400.83	364.52	346.36	579.27	531.21	483.14	459.11	544.26	498.62	453.00	430.73	618.48	566.62	514.76	489.47
85	477.37	437.16	396.95	377.49	632.39	579.27	526.15	500.85	593.24	543.13	494.17	469.69	674.13	617.21	561.56	533.74
86	520.18	476.08	433.26	411.22	689.31	631.13	574.21	545.12	646.66	592.12	538.68	511.98	734.84	672.85	612.15	581.80
87	566.88	518.88	472.18	448.83	751.27	688.03	626.07	594.45	704.54	645.54	586.56	557.61	800.61	733.56	666.54	633.66
88	617.47	566.88	514.99	489.05	818.32	750.02	681.72	647.57	767.97	703.42	639.98	607.69	872.69	799.33	727.25	690.56
89	673.24	617.47	561.68	533.15	891.66	818.32	743.68	705.74	836.98	766.87	697.85	662.24	951.11	871.44	793.02	752.55
90	734.22	673.24	610.98	581.14	972.61	891.66	810.73	770.25	911.56	835.87	760.18	722.35	1,035.85	949.85	863.85	820.85
91	800.38	732.92	666.76	633.03	1,059.87	971.35	882.81	838.55	993.91	911.56	828.07	786.90	1,129.45	1,035.85	940.99	894.19
92	871.72	799.08	726.43	690.12	1,154.74	1,058.62	962.49	914.43	1,084.06	992.80	902.65	858.12	1,231.89	1,128.17	1,025.73	975.14
93	950.84	871.72	792.59	752.38	1,259.71	1,154.74	1,049.75	996.64	1,180.89	1,082.96	983.88	934.92	1,341.92	1,230.63	1,118.05	1,062.40
94	1,036.46	949.56	863.94	819.84	1,372.28	1,258.46	1,143.35	1,086.44	1,287.75	1,179.77	1,072.93	1,019.51	1,463.34	1,340.66	1,219.24	1,158.53

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Shared
192 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	23.35	22.06	19.46	18.16	38.13	35.41	32.69	29.97	35.28	32.42	29.57	28.60	50.39	46.31	42.23	40.86
25-29	25.94	23.35	20.76	19.46	40.86	38.13	34.05	32.69	38.13	35.28	31.48	30.51	54.49	50.39	44.95	43.59
30-34	27.24	24.64	22.06	22.06	44.95	40.86	36.78	35.41	41.01	38.13	34.33	32.42	58.57	54.49	49.04	46.31
35-39	29.83	27.24	24.64	23.35	47.67	43.59	39.50	38.13	43.86	41.01	37.19	35.28	62.65	58.57	53.12	50.39
40-44	31.13	28.54	25.94	24.64	51.76	47.67	43.59	40.86	47.67	43.86	40.04	38.13	68.10	62.65	57.20	54.49
45	32.43	29.83	27.24	25.94	53.12	47.67	43.59	42.23	48.63	44.82	40.04	38.13	69.46	64.02	57.20	54.49
46	32.43	29.83	27.24	25.94	53.12	47.67	43.59	42.23	48.63	44.82	41.01	39.10	69.46	64.02	58.57	55.84
47	32.43	29.83	27.24	25.94	53.12	47.67	43.59	42.23	48.86	45.11	40.41	38.53	70.83	65.38	58.57	55.84
48	32.43	29.83	27.24	25.94	53.12	47.67	43.59	42.23	48.86	45.11	41.35	38.53	70.83	65.38	59.93	55.84
49	32.43	29.83	27.24	25.94	53.12	49.04	43.59	42.23	49.08	44.46	40.76	38.90	72.19	65.38	59.93	57.20
50	32.43	29.83	27.24	25.94	53.12	49.04	43.59	42.23	49.08	45.39	40.76	38.90	72.19	66.75	59.93	57.20
51	33.73	31.13	27.24	25.94	54.49	50.39	44.95	43.59	50.03	45.39	41.68	39.82	73.55	66.75	61.30	58.57
52	33.73	31.13	28.54	27.24	55.84	51.76	46.31	44.95	51.69	47.00	42.29	40.41	74.91	68.10	61.30	58.57
53	35.03	31.13	28.54	27.24	57.20	53.12	47.67	46.31	51.69	47.93	43.24	41.35	74.91	69.46	62.65	59.93
54	35.03	32.43	29.83	27.24	59.93	54.49	49.04	46.31	53.39	48.63	44.82	41.95	76.28	69.46	64.02	59.93
55	36.32	32.43	29.83	28.54	61.30	55.84	50.39	47.67	54.35	49.58	44.82	42.91	77.64	70.83	64.02	61.30
56	38.92	35.03	32.43	31.13	65.53	59.83	53.89	51.18	59.09	54.02	48.94	46.61	82.06	75.01	67.98	64.73
57	41.52	37.62	35.03	32.43	69.75	63.83	57.36	54.66	63.12	57.81	52.50	49.75	86.47	79.19	71.92	68.16
58	44.10	40.22	36.32	35.03	73.98	67.82	60.85	58.17	68.17	62.54	56.91	53.69	90.90	83.39	75.88	71.59
59	46.70	42.80	38.92	37.62	78.21	71.79	64.33	61.65	73.38	67.42	61.46	57.76	95.30	87.56	79.82	75.01
60	49.29	45.40	41.52	38.92	82.43	75.80	67.82	65.16	78.79	72.48	66.18	61.99	99.73	91.75	83.78	78.45
61	54.49	49.29	45.40	42.80	88.03	80.85	72.60	69.67	84.66	77.73	71.01	66.60	107.18	98.39	89.88	84.31
62	58.37	53.19	48.00	46.70	93.61	85.91	77.40	74.20	90.54	82.98	75.84	71.23	114.62	105.05	96.00	90.16
63	62.26	57.07	51.89	49.29	99.20	90.94	82.18	78.72	97.66	89.36	81.70	76.81	122.06	111.69	102.12	96.00
64	67.46	62.26	55.78	53.19	104.78	96.00	86.96	83.24	103.60	94.67	86.58	81.49	129.51	118.35	108.24	101.86
65	71.35	66.16	59.67	57.07	110.37	101.05	91.75	87.76	109.56	99.99	91.48	86.16	136.95	124.98	114.34	107.71
66	80.43	73.95	67.46	63.56	121.93	111.70	101.48	96.77	120.30	109.88	100.33	94.78	148.51	135.67	123.86	117.02
67	89.50	83.02	75.23	71.35	133.50	122.35	111.21	105.78	129.66	118.53	108.03	102.34	160.09	146.33	133.37	126.35
68	99.89	90.80	83.02	79.13	145.08	133.00	120.93	114.79	140.75	128.73	117.15	111.25	171.65	157.00	142.88	135.67
69	108.96	99.89	90.80	85.62	156.65	143.65	130.66	123.80	150.24	137.49	124.96	118.89	183.22	167.66	152.39	144.99
70	118.05	107.66	98.59	93.40	168.22	154.31	140.39	132.80	161.66	148.03	134.37	128.08	194.78	178.34	161.89	154.31
71	136.21	124.53	112.86	107.66	192.25	175.81	159.36	151.78	183.80	168.94	153.00	145.56	218.81	201.10	182.13	173.28
72	154.36	141.39	128.42	121.93	215.02	197.31	179.60	170.75	206.41	189.21	172.01	163.40	242.83	222.59	202.37	192.25
73	172.52	158.26	143.99	136.21	239.05	218.81	198.57	189.72	230.59	211.01	191.44	182.74	268.13	245.36	222.59	212.49
74	190.69	173.82	158.26	150.48	263.07	240.30	218.81	207.43	254.18	233.28	211.27	201.37	292.17	268.13	242.83	231.46
75	208.85	190.69	173.82	164.75	285.83	261.81	239.05	226.40	278.25	254.89	231.50	220.36	316.19	289.64	263.07	250.42
76	237.38	217.93	198.47	188.09	323.78	295.95	269.40	255.48	311.64	286.05	259.34	247.09	354.13	325.05	294.70	280.78
77	271.11	247.77	225.71	214.04	365.53	335.17	304.82	289.64	349.47	320.54	290.49	276.02	397.14	364.25	330.11	313.66
78	303.54	277.60	252.95	239.98	406.00	371.84	337.70	321.25	383.99	351.70	320.54	303.85	436.36	399.67	364.25	345.29
79	333.39	306.14	277.60	264.63	442.67	404.73	368.06	350.35	415.16	380.65	346.15	328.34	471.76	432.55	393.35	373.12
80	360.62	330.79	299.66	285.38	478.08	437.61	398.41	378.18	447.43	410.71	372.85	355.05	508.44	466.70	423.71	403.47
81	385.27	352.84	321.70	304.84	510.97	467.97	426.24	404.73	479.70	439.63	399.58	379.53	545.12	499.59	454.05	431.30
82	413.80	380.08	345.06	328.19	548.91	503.38	457.85	435.08	515.33	471.91	429.62	408.48	585.59	536.27	488.20	464.17
83	447.53	409.92	372.30	354.13	593.18	543.85	494.53	469.23	556.50	509.75	464.13	440.75	632.39	579.27	527.41	500.85
84	485.15	444.94	404.73	383.97	643.77	589.39	536.27	509.71	603.26	553.16	503.08	477.49	685.50	628.60	571.68	542.59
85	529.25	485.15	441.05	418.99	701.95	642.51	584.33	555.24	657.79	603.26	548.71	520.88	747.49	685.50	623.54	591.92
86	577.25	529.25	481.26	456.62	765.19	700.68	637.45	605.83	717.89	657.79	597.69	567.63	815.79	747.49	679.19	645.04
87	629.14	575.95	524.07	498.12	833.49	763.92	694.37	660.22	782.45	716.77	651.11	618.83	889.15	814.51	739.90	703.21
88	684.92	627.84	570.77	542.23	908.11	832.22	757.61	719.66	852.56	781.33	710.09	674.48	968.82	887.87	806.92	766.45
89	747.19	684.92	622.66	591.53	990.32	908.11	824.63	784.16	929.35	851.45	774.65	735.69	1,056.09	967.55	880.28	836.02
90	814.64	745.89	678.43	644.71	1,078.86	989.05	899.25	854.98	1,012.83	928.23	843.65	801.35	1,150.94	1,054.81	958.70	910.64
91	887.28	813.35	739.40	703.09	1,176.23	1,078.86	980.20	930.87	1,104.10	1,011.72	919.33	873.70	1,254.65	1,149.68	1,044.69	992.85
92	967.71	887.28	806.86	765.35	1,282.48	1,174.98	1,068.74	1,015.62	1,203.15	1,102.99	1,002.81	952.73	1,367.22	1,253.40	1,139.57	1,082.64
93	1,054.62	966.41	878.21	835.39	1,397.57	1,281.22	1,164.86	1,106.68	1,311.10	1,202.04	1,092.97	1,038.44	1,489.89	1,365.95	1,242.00	1,180.04
94	1,149.32	1,053.33	957.33	910.64	1,524.05	1,396.31	1,269.83	1,206.59	1,429.08	1,310.00	1,190.91	1,131.92	1,623.96	1,488.64	1,353.31	1,286.28

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Shared
240 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	24.64	23.35	20.76	19.46	40.86	38.13	34.05	32.69	38.13	35.28	31.48	30.51	54.49	50.39	44.95	43.59
25-29	27.24	24.64	22.06	22.06	44.95	40.86	36.78	35.41	41.01	37.19	34.33	32.42	58.57	53.12	49.04	46.31
30-34	28.54	27.24	24.64	23.35	47.67	43.59	39.50	38.13	43.86	40.04	37.19	35.28	62.65	57.20	53.12	50.39
35-39	31.13	28.54	25.94	24.64	51.76	47.67	42.23	40.86	47.67	43.86	39.10	37.19	68.10	62.65	55.84	53.12
40-44	33.73	31.13	28.54	27.24	55.84	50.39	46.31	43.59	50.54	46.72	42.91	40.04	72.19	66.75	61.30	57.20
45	33.73	31.13	28.54	27.24	55.84	51.76	46.31	44.95	51.49	47.67	42.91	41.01	73.55	68.10	61.30	58.57
46	33.73	31.13	28.54	27.24	55.84	51.76	46.31	44.95	52.45	47.67	43.86	41.95	74.91	68.10	62.65	59.93
47	35.03	31.13	28.54	27.24	55.84	51.76	46.31	44.95	52.62	47.93	43.24	41.35	76.28	69.46	62.65	59.93
48	35.03	31.13	28.54	27.24	55.84	51.76	46.31	44.95	52.62	47.93	44.17	41.35	76.28	69.46	64.02	59.93
49	35.03	32.43	28.54	27.24	55.84	51.76	46.31	44.95	52.80	48.16	43.54	41.68	77.64	70.83	64.02	61.30
50	35.03	32.43	28.54	27.24	55.84	51.76	47.67	44.95	52.80	48.16	44.46	41.68	77.64	70.83	65.38	61.30
51	35.03	32.43	29.83	28.54	58.57	53.12	49.04	46.31	53.72	49.08	44.46	42.60	79.01	72.19	65.38	62.65
52	36.32	33.73	29.83	28.54	59.93	54.49	50.39	47.67	54.51	50.75	46.05	43.24	79.01	73.55	66.75	62.65
53	36.32	33.73	31.13	29.83	61.30	57.20	51.76	49.04	55.45	50.75	46.05	44.17	80.36	73.55	66.75	64.02
54	37.62	35.03	31.13	29.83	64.02	58.57	53.12	50.39	57.20	52.45	47.67	44.82	81.72	74.91	68.10	64.02
55	38.92	35.03	32.43	29.83	65.38	59.93	54.49	51.76	57.20	52.45	47.67	45.77	81.72	74.91	68.10	65.38
56	41.52	37.62	33.73	32.43	69.85	64.17	58.21	55.23	62.40	57.33	52.06	49.92	86.65	79.61	72.30	69.32
57	44.10	40.22	36.32	35.03	74.32	68.40	61.94	58.71	66.86	61.54	55.84	53.49	91.59	84.31	76.50	73.27
58	46.70	42.80	38.92	37.62	78.81	72.65	65.68	62.19	72.38	66.76	60.52	57.90	96.51	89.00	80.70	77.21
59	50.59	45.40	41.52	40.22	83.28	76.88	69.40	65.67	78.11	72.15	65.37	62.49	101.44	93.70	84.89	81.16
60	53.19	48.00	44.10	41.52	87.76	81.11	73.14	69.14	84.03	77.73	70.39	67.22	106.38	98.39	89.09	85.10
61	57.07	53.19	48.00	45.40	93.87	86.43	78.18	73.92	90.33	83.41	75.42	72.06	114.34	105.58	95.47	91.22
62	62.26	57.07	51.89	49.29	99.99	91.75	83.24	78.72	96.65	89.08	80.47	76.89	122.33	112.76	101.86	97.32
63	67.46	60.97	55.78	53.19	106.11	97.07	88.29	83.50	104.25	95.96	86.58	82.77	130.31	119.93	108.24	103.45
64	71.35	66.16	59.67	57.07	112.22	102.38	93.35	88.29	110.63	101.68	91.70	87.65	138.28	127.11	114.62	109.56
65	76.53	70.05	63.56	60.97	118.35	107.71	98.39	93.07	117.01	107.43	96.80	92.54	146.26	134.30	121.00	115.69
66	86.92	79.13	72.65	68.75	130.59	119.05	108.56	103.05	128.59	117.97	106.49	101.59	158.75	145.64	131.46	125.43
67	95.99	88.21	80.43	76.53	142.85	130.40	118.74	113.01	138.70	127.16	114.94	109.49	171.24	156.98	141.91	135.18
68	106.38	97.29	88.21	84.32	155.09	141.74	128.90	122.99	150.66	138.02	124.95	118.84	183.72	168.31	152.36	144.92
69	116.75	106.38	97.29	92.10	167.35	153.09	139.07	132.95	160.90	147.32	133.53	126.85	196.20	179.65	162.83	154.68
70	125.83	115.45	105.08	99.89	179.60	164.42	149.25	142.92	173.21	158.52	143.82	136.47	208.69	190.99	173.28	164.42
71	145.29	133.61	120.64	115.45	204.90	188.46	170.75	161.89	196.55	180.61	163.61	156.18	233.99	215.02	194.78	185.93
72	164.75	150.48	137.51	131.02	230.18	211.22	192.25	182.13	221.46	203.19	184.92	175.24	260.54	239.05	217.55	206.16
73	184.21	168.64	153.07	145.29	255.48	233.99	212.49	202.37	245.82	226.24	205.59	194.71	285.83	263.07	239.05	226.40
74	203.67	186.79	169.94	160.85	280.78	258.01	233.99	222.59	271.79	248.68	226.68	215.67	312.41	285.83	260.54	247.89
75	223.12	204.95	185.50	176.42	306.07	280.78	255.48	242.83	298.28	272.69	248.20	235.96	338.96	309.88	282.05	268.13
76	254.25	233.50	211.44	201.07	346.55	317.47	288.36	274.46	333.90	306.07	278.25	263.79	379.43	347.82	316.19	299.76
77	289.27	265.93	241.28	229.61	390.82	357.94	326.31	309.88	373.97	342.80	311.64	296.06	424.96	389.55	354.13	336.43
78	324.30	297.06	269.81	256.84	433.83	398.41	361.72	344.02	410.71	376.19	342.80	325.00	466.70	427.49	389.55	369.31
79	356.73	326.90	297.06	282.79	473.03	433.83	394.61	374.37	444.10	407.36	369.52	351.70	504.65	462.91	419.90	399.67
80	385.27	352.84	321.70	304.84	510.97	467.97	426.24	404.73	479.70	439.63	399.58	379.53	545.12	499.59	454.05	431.30
81	412.51	377.49	343.76	326.90	546.38	500.85	455.32	432.55	513.10	469.69	427.39	406.25	583.06	533.74	485.67	461.64
82	443.65	406.02	369.70	351.54	588.12	538.79	489.47	465.44	550.93	505.30	459.68	436.30	626.07	574.21	522.35	495.79
83	478.66	438.45	399.53	378.79	634.92	581.80	528.68	502.12	595.46	545.36	496.40	471.91	676.66	619.74	564.09	536.27
84	520.18	476.08	433.26	411.22	689.31	631.13	574.21	545.12	646.66	592.12	538.68	511.98	734.84	672.85	612.15	581.80
85	566.88	518.88	472.18	448.83	751.27	688.03	626.07	594.45	704.54	645.54	586.56	557.61	800.61	733.56	666.54	633.66
86	617.47	565.58	514.99	489.05	818.32	750.02	681.72	647.57	767.97	703.42	639.98	607.69	872.69	799.33	727.25	690.56
87	673.24	616.17	560.40	533.15	891.66	817.04	743.68	705.74	836.98	766.87	696.74	662.24	951.11	871.44	791.74	752.55
88	732.92	671.95	610.98	581.14	972.61	891.66	810.73	770.25	911.56	835.87	760.18	722.35	1,035.85	949.85	863.85	820.85
89	799.08	732.92	666.76	633.03	1,059.87	971.35	882.81	838.55	993.91	911.56	828.07	786.90	1,129.45	1,035.85	940.99	894.19
90	871.72	799.08	726.43	690.12	1,154.74	1,058.62	962.49	914.43	1,084.06	992.80	902.65	858.12	1,231.89	1,128.17	1,025.73	975.14
91	949.56	870.42	791.29	752.38	1,258.46	1,154.74	1,049.75	996.64	1,180.89	1,082.96	983.88	934.92	1,341.92	1,230.63	1,118.05	1,062.40
92	1,035.16	949.56	862.64	819.84	1,372.28	1,258.46	1,143.35	1,086.44	1,287.75	1,179.77	1,072.93	1,019.51	1,463.34	1,340.66	1,219.24	1,158.53
93	1,128.56	1,033.87	940.47	893.77	1,496.23	1,371.01	1,247.06	1,183.82	1,403.49	1,286.63	1,169.77	1,110.76	1,594.88	1,462.08	1,329.29	1,262.24
94	1,229.74	1,127.26	1,024.79	974.20	1,630.30	1,494.95	1,358.37	1,291.34	1,529.26	1,402.38	1,274.38	1,210.94	1,737.80	1,593.61	1,448.17	1,376.07

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
24 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	82.81	76.90	70.98	65.07	136.64	124.22	111.79	105.59	130.43	117.43	108.72	104.35	186.33	167.70	155.27	149.06
25-29	81.91	76.45	71.00	65.54	137.62	126.16	114.69	108.95	128.44	116.44	108.41	100.37	183.51	166.29	154.82	143.36
30-34	81.36	76.28	71.19	66.10	138.83	122.81	112.13	106.79	127.08	119.60	108.41	100.94	181.53	170.86	154.84	144.15
35-39	84.76	75.34	70.63	65.92	133.49	123.61	113.71	108.77	128.09	117.67	107.32	100.40	182.94	168.11	153.27	143.38
40-44	82.32	73.66	69.32	64.99	136.48	122.83	113.74	104.63	127.39	117.85	105.11	101.91	181.98	168.33	150.12	145.57
45	77.89	73.78	65.58	61.49	129.12	120.51	107.61	103.29	123.54	111.49	102.44	96.40	176.47	159.25	146.34	137.74
46	80.43	72.38	64.34	60.32	126.67	118.23	105.57	101.34	121.20	112.31	100.50	97.57	173.12	160.45	143.57	139.35
47	79.13	71.22	63.31	63.31	124.64	116.32	103.86	99.71	120.39	108.93	100.34	94.61	174.49	157.87	145.41	137.09
48	77.83	70.05	66.16	62.26	126.67	114.41	102.15	98.07	118.43	109.97	98.69	93.05	171.61	159.36	143.01	134.85
49	76.02	72.22	64.62	60.81	123.72	111.75	103.76	95.78	116.68	105.85	97.68	92.29	171.60	155.64	143.67	135.69
50	78.18	70.74	63.30	59.57	121.19	109.46	101.64	93.82	114.30	106.33	95.68	90.39	168.10	156.37	140.74	132.91
51	76.82	69.51	62.19	58.54	119.07	111.39	99.87	96.04	114.93	104.48	96.65	91.41	169.00	153.64	142.12	134.45
52	75.19	68.02	64.45	60.87	120.30	109.02	97.74	93.98	116.73	106.33	95.99	93.37	169.17	154.13	139.10	135.33
53	73.28	69.79	62.81	59.32	117.24	106.25	98.92	91.60	116.31	106.19	96.07	91.01	168.54	153.88	139.23	131.91
54	75.34	68.49	61.64	58.21	118.67	107.87	97.08	93.48	118.31	108.25	98.19	93.15	169.00	154.63	140.24	133.04
55	73.63	66.93	60.24	56.89	115.97	105.42	94.88	91.37	118.07	108.24	98.39	93.47	168.67	154.63	140.56	133.54
56	78.76	72.20	65.64	62.35	123.27	112.31	101.35	97.23	122.91	112.53	102.17	97.23	170.69	156.29	141.91	135.06
57	82.63	73.09	66.75	63.56	128.62	117.39	106.18	101.57	124.38	113.78	103.17	98.33	170.37	155.86	141.34	134.72
58	83.01	76.85	70.71	67.63	133.37	121.92	110.49	105.42	127.35	116.36	105.39	100.63	169.76	155.14	140.53	134.17
59	85.77	79.86	70.98	68.02	136.91	125.35	113.78	108.31	129.40	118.16	106.89	102.22	168.05	153.44	138.83	132.74
60	88.47	79.90	74.20	71.35	140.40	128.71	117.01	111.16	131.73	120.18	108.62	103.99	166.75	152.11	137.51	131.65
61	94.83	86.46	78.10	75.30	147.50	134.93	122.94	116.63	138.67	126.48	114.74	109.31	175.54	160.09	145.22	138.36
62	100.31	92.18	84.04	78.63	153.40	140.06	127.82	121.16	144.49	131.73	119.89	113.74	182.86	166.74	151.74	143.97
63	105.33	97.43	86.89	84.26	158.71	144.68	132.27	125.25	151.60	138.20	126.11	119.19	189.50	172.75	157.63	148.99
64	111.00	100.67	92.93	87.77	165.11	150.29	137.60	130.19	157.93	143.93	131.68	124.06	197.41	179.92	164.59	155.07
65	115.16	105.16	95.14	90.13	169.36	153.97	141.15	133.45	162.18	147.82	135.49	127.28	202.75	184.76	169.36	159.10
66	123.72	114.01	104.31	99.45	179.54	163.81	149.62	141.76	171.36	156.64	143.12	134.78	211.54	193.36	176.69	166.38
67	133.84	122.10	110.35	105.66	188.70	172.71	157.26	149.26	177.72	162.83	148.38	140.01	219.40	201.03	183.21	172.86
68	141.55	130.13	118.71	111.87	198.01	181.71	165.01	156.87	186.59	171.35	155.79	147.26	227.55	208.97	190.00	179.58
69	149.96	136.72	123.50	119.08	205.29	188.81	171.09	162.84	191.51	176.20	159.88	151.34	233.53	214.88	194.97	184.55
70	155.30	142.53	129.78	123.40	211.58	194.98	176.32	168.03	198.00	182.49	165.28	156.69	238.54	219.86	199.12	188.77
71	173.26	158.82	144.38	136.13	233.28	213.16	195.07	185.01	219.60	201.04	184.15	174.00	261.43	239.32	219.21	207.14
72	187.78	173.80	157.81	149.82	253.22	231.79	210.36	200.63	240.06	220.20	200.33	190.41	282.44	259.06	235.69	224.00
73	201.58	184.31	168.95	159.34	267.69	247.09	224.62	213.39	257.58	236.64	215.72	204.45	299.49	275.17	250.83	237.74
74	215.18	196.63	178.08	170.66	283.96	260.44	236.93	224.27	275.37	253.35	229.72	218.72	316.51	291.19	264.06	251.41
75	223.93	206.15	186.60	177.72	296.31	272.04	246.05	233.92	289.72	265.32	242.45	230.25	329.22	301.50	275.52	261.66
76	246.40	226.01	205.62	195.42	319.78	293.27	266.75	253.52	309.11	284.33	258.08	244.94	351.26	323.09	293.27	278.36
77	265.93	243.23	222.15	210.80	338.32	311.45	282.99	268.77	325.54	299.13	271.30	258.77	369.94	339.92	308.29	294.07
78	284.87	259.96	236.61	225.71	358.18	329.36	299.00	283.83	341.92	313.87	285.81	271.14	388.54	356.67	324.79	308.11
79	298.72	273.59	248.43	236.61	372.00	341.72	310.01	294.14	354.00	323.55	294.38	279.14	402.27	367.68	334.51	317.20
80	308.21	282.99	257.78	243.77	382.47	351.06	318.26	303.24	361.81	331.76	300.51	286.09	411.16	377.00	341.49	325.09
81	318.39	291.40	264.42	252.28	394.61	361.73	328.84	311.74	372.73	341.46	310.21	295.17	423.55	388.04	352.51	335.43
82	341.32	312.98	284.66	271.17	423.55	388.04	352.51	335.43	400.50	366.94	333.35	317.15	455.11	416.97	378.82	360.41
83	369.64	338.62	307.59	292.76	457.75	419.60	381.46	361.73	431.76	395.88	359.98	342.63	490.64	449.86	409.09	389.34
84	400.68	366.95	333.22	317.03	495.89	455.11	413.03	393.30	468.80	429.43	391.23	371.57	532.74	488.00	444.59	422.23
85	437.10	400.68	364.25	345.37	540.63	495.89	451.18	428.80	511.62	468.80	425.96	405.13	581.39	532.74	484.05	460.38
86	476.23	435.76	396.64	376.40	589.28	540.63	491.95	466.97	556.77	510.47	464.16	441.03	632.70	580.08	527.47	501.16
87	519.40	476.23	431.71	410.12	643.22	589.28	535.36	509.05	607.69	556.77	505.84	480.37	690.58	632.70	574.82	545.88
88	565.27	518.05	470.83	447.90	701.10	641.90	584.03	555.08	662.10	606.53	552.14	524.37	752.39	689.25	627.43	595.87
89	616.54	565.27	514.00	488.37	764.23	699.78	636.64	605.06	721.14	660.95	600.76	570.66	819.48	751.08	682.67	648.49
90	671.84	616.54	559.87	531.54	832.63	762.91	693.20	659.01	785.96	721.14	655.17	622.74	893.14	819.48	744.49	707.66
91	732.55	671.84	609.79	580.11	907.60	831.31	756.34	718.19	857.72	785.96	714.20	678.30	974.69	893.14	811.58	770.80
92	798.66	731.20	665.10	631.37	989.15	906.29	823.41	782.66	934.12	856.57	779.02	739.67	1,061.50	973.37	885.25	840.52
93	870.16	797.31	724.47	689.38	1,077.29	987.84	898.40	853.68	1,018.61	934.12	848.47	806.79	1,157.52	1,061.50	964.17	916.81
94	948.41	868.81	790.57	751.44	1,174.63	1,077.29	978.64	929.96	1,110.06	1,017.47	924.86	878.57	1,261.44	1,156.21	1,050.97	998.36

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
36 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	112.39	100.56	94.65	88.73	173.90	161.48	149.06	136.64	165.21	152.20	134.80	130.43	236.01	217.38	192.54	186.33
25-29	109.23	103.76	92.84	87.38	172.04	160.55	143.36	137.62	164.60	148.55	136.48	128.44	235.11	212.18	194.97	183.51
30-34	111.87	101.71	91.53	86.45	176.20	160.18	144.15	138.83	164.45	149.50	134.55	130.84	234.92	213.57	192.22	186.88
35-39	113.01	103.59	94.17	89.47	173.05	158.22	143.38	138.44	162.69	148.84	135.00	128.09	232.38	212.60	192.83	182.94
40-44	108.32	99.65	90.99	86.65	172.88	159.23	145.57	136.48	159.23	146.50	133.76	127.39	227.46	209.27	191.06	181.98
45	106.58	98.38	86.08	81.98	167.85	150.64	137.74	133.43	156.68	141.63	129.58	123.54	223.82	202.30	185.07	176.47
46	104.56	96.51	88.47	84.44	164.68	147.79	135.11	130.90	153.70	141.88	130.04	121.20	219.57	202.68	185.78	173.12
47	102.87	94.96	87.04	83.09	162.02	149.56	132.94	128.79	151.93	140.46	126.13	120.39	220.18	203.56	182.79	174.49
48	101.18	93.40	85.62	81.72	159.36	147.11	130.76	126.67	152.24	138.15	126.87	121.22	220.65	200.23	183.87	175.71
49	102.63	91.22	83.62	79.82	155.64	143.67	131.69	123.72	149.26	135.69	124.82	116.68	219.50	199.55	183.57	171.60
50	100.52	93.07	81.90	78.18	152.46	140.74	129.01	121.19	148.84	135.56	122.26	116.98	218.91	199.36	179.81	171.99
51	98.77	91.45	84.13	80.48	153.64	142.12	126.75	122.91	148.88	135.83	122.76	117.54	218.94	199.73	180.53	172.86
52	100.25	89.50	82.35	78.76	154.13	142.85	127.81	120.30	150.45	137.48	124.52	119.32	218.03	199.24	180.44	172.93
53	97.70	90.72	83.74	76.77	153.88	142.90	128.24	120.91	146.63	136.51	123.88	116.31	212.51	197.85	179.54	168.54
54	99.31	89.04	82.19	78.76	154.63	140.24	129.44	122.26	148.53	135.92	125.86	118.31	212.15	194.18	179.79	169.00
55	97.06	90.37	80.33	76.98	154.63	140.56	130.02	123.00	147.59	135.31	123.00	118.07	210.85	193.28	175.71	168.67
56	101.74	95.17	85.33	82.05	161.67	147.29	135.63	128.79	155.43	142.60	129.28	123.86	215.88	198.06	179.56	172.04
57	104.88	95.35	85.81	82.63	166.28	151.75	139.23	132.63	159.03	146.04	132.05	126.27	217.87	200.03	180.90	172.98
58	107.61	98.38	89.16	86.08	170.26	155.65	142.31	135.94	164.48	151.13	136.34	130.17	219.29	201.49	181.79	173.56
59	109.43	100.56	88.73	85.77	172.83	158.23	144.24	138.15	168.76	155.16	139.68	133.12	219.17	201.50	181.42	172.90
60	108.45	99.89	91.32	85.62	175.51	160.91	146.26	140.40	173.34	159.48	143.27	136.37	219.41	201.86	181.37	172.60
61	117.14	108.77	97.61	92.03	186.38	170.97	155.50	148.66	181.14	166.22	149.97	142.75	229.28	210.40	189.82	180.68
62	124.72	113.87	103.03	97.60	195.63	179.54	163.39	155.63	187.50	171.70	155.43	147.97	237.34	217.32	196.74	187.31
63	129.03	118.50	107.96	102.70	204.04	187.32	170.58	161.95	195.66	178.80	162.37	154.61	244.56	223.49	202.98	193.26
64	136.82	126.49	113.59	108.42	213.80	196.34	178.87	169.34	202.79	185.01	168.50	160.46	253.49	231.27	210.61	200.57
65	142.70	130.19	117.67	112.67	220.70	202.75	184.76	174.50	207.35	188.88	172.45	164.24	259.20	236.10	215.56	205.30
66	155.25	140.69	128.57	121.29	233.99	214.85	195.73	185.39	220.21	200.73	183.24	174.51	271.85	247.81	226.23	215.43
67	166.70	152.62	138.53	131.48	245.97	225.80	205.61	195.26	229.40	209.23	190.96	181.83	283.20	258.30	235.75	224.48
68	178.08	162.09	148.40	139.27	258.14	236.90	215.66	205.23	241.80	220.65	201.39	191.73	294.88	269.10	245.58	233.83
69	185.24	169.81	154.36	147.75	267.65	245.57	223.48	213.06	249.01	227.33	207.45	197.50	303.69	277.24	252.98	240.86
70	193.59	178.70	161.68	153.17	275.89	253.06	230.25	219.86	258.24	235.87	215.21	204.87	311.13	284.18	259.28	246.85
71	218.63	200.07	181.50	173.26	303.67	279.53	253.38	241.32	287.18	263.51	238.18	226.37	341.86	313.72	283.56	269.47
72	239.72	219.74	199.77	189.78	329.18	301.91	274.64	260.99	312.93	288.06	261.58	248.33	368.14	338.91	307.75	292.17
73	257.26	236.14	215.03	203.50	350.05	321.97	292.01	277.04	336.46	309.09	280.11	267.23	391.22	359.40	325.70	310.73
74	276.39	252.28	230.02	218.89	370.78	340.02	309.28	294.81	360.34	330.44	300.55	284.81	414.18	379.81	345.46	327.37
75	289.67	266.57	241.70	229.25	386.41	355.22	322.29	306.69	379.70	347.65	315.65	300.39	431.46	395.06	358.69	341.35
76	316.08	290.58	263.40	251.51	417.53	382.74	347.93	331.37	406.80	373.26	338.27	322.23	462.27	424.15	384.39	366.17
77	340.52	311.33	283.76	269.17	444.27	407.89	371.53	352.57	429.90	393.74	357.56	340.85	488.52	447.42	406.32	387.34
78	362.70	333.12	301.99	287.98	470.50	432.56	393.10	373.36	452.78	415.38	377.98	357.94	514.52	472.03	429.53	406.76
79	380.05	347.52	316.47	300.20	488.78	448.42	408.04	387.86	468.21	428.86	390.79	370.51	532.05	487.35	444.08	421.02
80	392.28	360.05	326.43	311.02	502.67	461.69	419.36	398.87	479.63	439.94	400.29	379.85	545.02	499.94	454.86	431.64
81	404.73	371.00	337.27	319.73	518.26	474.86	432.76	410.40	494.26	453.74	412.08	391.23	561.66	515.63	468.27	444.59
82	434.40	397.98	361.56	344.02	557.72	511.68	464.34	441.96	531.31	487.32	443.34	421.33	603.76	553.77	503.79	478.79
83	469.49	430.36	391.23	371.00	602.43	552.45	501.16	476.16	574.13	526.68	478.06	454.92	652.42	598.51	543.26	516.95
84	508.61	466.79	423.61	403.37	653.74	598.51	544.56	516.95	622.74	570.66	519.73	493.11	707.66	648.49	590.61	560.34
85	554.47	508.61	462.74	439.81	711.62	652.42	593.24	564.29	679.48	622.74	566.03	537.08	772.12	707.66	643.22	610.33
86	604.39	554.47	504.56	478.93	776.07	711.62	647.16	614.27	740.81	678.30	616.96	585.71	841.83	770.80	701.10	665.56
87	659.71	604.39	549.08	522.10	845.79	776.07	705.03	669.52	806.79	739.67	672.52	638.95	916.81	840.52	764.23	726.09
88	719.06	658.35	599.00	569.32	922.07	845.79	768.18	730.04	879.70	806.79	732.71	696.83	999.67	916.81	832.63	791.86
89	783.82	717.72	652.96	620.59	1,004.94	920.75	837.89	795.81	958.42	878.57	798.69	759.33	1,089.12	998.36	907.60	862.87
90	853.97	782.47	710.96	675.89	1,095.71	1,004.94	912.87	866.82	1,045.25	958.42	870.46	827.63	1,187.78	1,089.12	989.15	940.49
91	930.87	852.62	775.72	736.60	1,194.34	1,094.39	995.73	945.75	1,138.99	1,044.09	949.16	901.73	1,294.33	1,186.46	1,078.60	1,024.67
92	1,014.52	929.52	844.53	802.71	1,302.20	1,193.03	1,085.19	1,029.94	1,242.03	1,137.86	1,034.82	982.74	1,411.40	1,293.01	1,175.93	1,116.74
93	1,104.91	1,013.16	921.43	875.55	1,419.28	1,300.89	1,182.51	1,123.32	1,353.15	1,240.86	1,127.43	1,071.87	1,537.67	1,410.07	1,281.17	1,218.02
94	1,204.74	1,104.91	1,003.72	953.81	1,546.85	1,417.96	1,289.06	1,224.61	1,474.67	1,351.99	1,229.29	1,167.95	1,675.78	1,536.34	1,396.92	1,327.20

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
48 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	118.30	112.39	100.56	94.65	192.54	180.11	161.48	155.27	182.61	169.59	152.20	147.82	260.87	242.22	217.38	211.17
25-29	120.15	109.23	98.30	92.84	194.97	177.77	160.55	154.82	184.64	168.58	152.54	144.51	263.78	240.83	217.90	206.44
30-34	122.04	111.87	101.71	96.61	192.22	176.20	160.18	154.84	183.16	168.21	153.26	145.80	261.63	240.27	218.91	208.23
35-39	117.73	108.31	98.89	94.17	192.83	177.99	163.16	153.27	183.45	166.13	152.28	145.36	262.05	237.33	217.56	207.66
40-44	116.98	108.32	99.65	95.32	191.06	177.42	159.23	150.12	181.54	165.59	149.70	143.32	259.31	236.56	213.82	204.72
45	114.78	106.58	94.28	90.18	185.07	167.85	154.95	146.34	174.74	159.70	144.61	138.60	249.63	228.11	206.60	198.00
46	112.60	104.56	92.49	88.47	181.57	168.90	152.01	143.57	174.41	159.61	144.84	138.94	249.12	228.01	206.91	198.46
47	110.78	102.87	94.96	87.04	182.79	166.18	153.71	145.41	171.98	157.67	143.34	137.61	249.26	228.49	207.72	199.41
48	108.96	101.18	93.40	89.50	179.79	167.53	151.19	143.01	171.97	157.88	143.80	138.15	249.26	228.83	208.39	200.23
49	110.23	98.82	91.22	87.42	179.58	163.63	147.66	139.68	170.96	154.69	141.13	135.69	251.42	227.48	207.53	199.55
50	107.96	96.80	89.36	85.63	175.92	164.19	148.55	140.74	170.14	156.85	140.88	135.56	250.18	230.64	207.18	199.36
51	109.74	98.77	91.45	84.13	176.69	161.32	145.96	142.12	169.77	154.12	141.06	133.19	249.68	226.62	207.41	195.89
52	107.41	100.25	89.50	85.93	176.69	161.64	146.61	139.10	168.60	155.64	140.06	134.87	244.35	225.56	203.00	195.49
53	108.17	101.20	90.72	87.24	175.87	161.22	146.56	139.23	166.88	154.20	139.06	131.45	241.82	223.49	201.51	190.52
54	109.58	99.31	92.46	85.62	176.20	161.82	147.43	136.64	168.66	153.56	140.96	133.41	240.91	219.34	201.37	190.59
55	110.45	100.41	90.37	87.02	172.19	158.14	144.08	137.05	167.28	152.51	137.75	132.84	238.96	217.88	196.79	189.77
56	114.86	105.02	95.17	91.90	182.18	167.12	152.04	144.53	175.65	160.39	145.06	139.64	243.97	222.74	201.48	193.96
57	117.59	108.05	98.52	95.35	189.32	173.50	157.67	149.75	179.27	163.86	148.45	142.67	245.62	224.47	203.33	195.42
58	122.97	110.68	101.45	95.30	195.62	179.11	162.60	154.36	184.98	169.25	153.50	147.33	246.63	225.66	204.65	196.42
59	124.22	112.39	103.51	97.60	200.19	183.16	166.13	157.61	189.38	173.43	157.49	150.96	245.95	225.25	204.54	196.03
60	125.57	114.15	105.59	99.89	204.76	187.21	169.66	160.91	194.11	177.94	161.76	154.85	245.72	225.26	204.76	196.01
61	133.87	122.72	111.56	105.98	215.56	197.26	178.97	169.82	202.81	186.08	168.94	161.71	256.73	235.55	213.83	204.69
62	138.26	127.42	116.58	111.16	224.54	205.64	186.75	177.32	209.88	192.76	174.75	167.30	265.66	244.01	221.20	211.77
63	144.83	131.66	121.13	113.23	232.68	213.24	193.81	184.10	218.96	201.24	182.25	174.49	273.71	251.56	227.82	218.09
64	152.31	139.39	126.49	118.75	242.37	222.26	202.16	192.12	226.91	208.74	188.81	180.78	283.65	260.90	236.03	225.98
65	155.23	142.70	130.19	122.67	248.93	228.40	207.87	197.60	231.98	213.51	192.97	184.76	289.98	266.88	241.22	230.95
66	169.81	155.25	143.12	135.84	264.85	242.80	221.21	209.92	247.96	228.10	206.26	197.12	306.13	281.61	254.63	243.35
67	183.14	169.05	152.62	145.57	279.27	255.81	233.27	221.09	259.75	238.83	216.00	206.15	320.68	294.85	266.67	254.50
68	196.34	180.37	164.38	155.25	293.80	268.97	245.46	232.36	275.11	252.87	228.76	218.03	335.49	308.37	278.99	265.89
69	207.29	189.65	174.21	165.39	305.33	279.34	255.08	241.22	284.50	261.41	236.53	225.18	346.94	318.79	288.47	274.62
70	216.99	199.97	180.83	172.32	315.28	288.33	263.43	248.91	296.11	272.01	246.20	234.14	356.76	327.73	296.63	282.08
71	245.44	224.81	204.19	193.88	345.89	317.73	289.58	273.49	329.41	300.68	273.65	260.15	392.16	357.95	325.78	309.70
72	269.69	247.71	225.73	213.75	375.92	344.76	313.59	298.02	359.26	329.48	299.68	284.77	422.67	387.62	352.56	335.02
73	291.81	266.86	241.90	230.38	398.72	366.88	333.19	316.35	386.35	354.17	321.97	305.87	449.25	411.80	374.37	355.65
74	311.64	285.67	259.70	246.71	423.21	387.04	352.69	334.60	413.83	379.21	344.60	327.30	475.67	435.88	396.09	376.19
75	327.00	300.35	273.69	259.46	440.12	403.74	367.34	348.29	436.09	399.51	362.89	344.61	495.56	453.99	412.39	391.60
76	365.36	334.77	304.18	288.89	483.81	444.03	402.63	382.74	472.40	433.04	393.66	374.73	536.82	492.10	447.35	425.82
77	397.27	363.22	330.79	314.57	521.72	477.45	434.77	412.64	505.03	463.30	421.57	400.68	573.90	526.47	479.04	455.32
78	428.08	392.28	356.47	339.34	557.01	511.49	464.43	441.67	536.91	492.84	447.43	424.72	610.12	560.05	508.45	482.63
79	451.04	414.07	375.61	357.87	583.95	534.92	485.91	462.84	559.54	512.60	465.66	442.83	635.86	582.51	529.17	503.21
80	470.73	431.50	392.28	372.66	605.12	554.58	504.05	478.08	576.98	528.90	480.82	456.77	655.66	601.01	546.38	519.06
81	484.32	443.85	403.37	383.15	623.48	570.87	519.58	493.27	593.81	544.03	495.41	469.95	674.79	618.22	562.97	534.04
82	520.74	477.57	434.40	412.82	669.52	614.27	557.72	530.10	638.95	585.71	532.46	505.84	726.09	665.56	605.06	574.82
83	562.57	515.35	468.13	445.20	723.45	662.95	602.43	572.19	689.87	632.01	575.30	546.35	783.96	718.19	653.74	620.85
84	609.79	559.87	508.61	482.98	785.28	719.51	653.74	620.85	748.93	686.41	623.91	592.65	851.05	780.02	708.99	673.46
85	665.10	609.79	554.47	526.15	854.98	783.96	712.93	677.42	816.05	747.75	679.48	645.89	927.34	849.72	772.12	733.96
86	724.47	665.10	604.39	573.37	932.59	854.98	777.39	737.92	888.97	814.89	740.81	703.77	1,010.19	926.01	841.83	799.73
87	790.57	724.47	658.35	625.98	1,016.78	931.27	847.10	805.00	968.85	888.97	807.94	767.44	1,100.96	1,010.19	918.11	872.09
88	860.72	789.22	717.72	681.29	1,107.54	1,015.46	923.38	877.35	1,056.82	968.85	880.88	836.89	1,200.93	1,100.96	1,000.99	951.02
89	938.96	860.72	782.47	743.35	1,207.50	1,106.23	1,006.26	956.27	1,151.74	1,055.67	959.59	912.11	1,308.79	1,199.61	1,090.44	1,036.51
90	1,022.60	937.62	852.62	809.45	1,316.68	1,206.19	1,097.02	1,041.77	1,254.74	1,150.56	1,046.40	993.15	1,425.86	1,307.47	1,189.09	1,128.58
91	1,115.70	1,022.60	929.52	882.30	1,435.06	1,315.36	1,195.67	1,135.17	1,368.20	1,253.60	1,140.16	1,083.44	1,554.75	1,424.55	1,295.65	1,231.17
92	1,215.53	1,114.35	1,013.16	961.89	1,563.97	1,433.74	1,303.53	1,237.77	1,490.87	1,367.03	1,243.17	1,180.67	1,694.18	1,553.45	1,412.71	1,341.67
93	1,324.80	1,214.18	1,104.91	1,049.59	1,704.70	1,562.64	1,420.60	1,349.56	1,625.16	1,489.73	1,354.29	1,287.16	1,846.77	1,692.87	1,538.98	1,462.69
94	1,444.87	1,323.45	1,203.38	1,144.03	1,857.30	1,703.40	1,548.19	1,470.57	1,772.16	1,624.01	1,476.99	1,402.92	2,013.82	1,845.46	1,678.39	1,594.22

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
60 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	141.97	130.13	118.30	112.39	223.59	204.95	186.33	180.11	213.06	195.67	178.28	169.59	304.34	279.50	254.66	242.22
25-29	136.53	125.60	114.69	109.23	223.64	206.44	183.51	177.77	208.74	192.67	176.62	164.60	298.18	275.24	252.31	235.11
30-34	137.30	127.12	116.96	111.87	224.25	202.89	186.88	176.20	209.30	194.35	175.70	168.21	299.00	277.64	250.94	240.27
35-39	136.55	127.14	113.01	108.31	222.49	202.71	182.94	177.99	211.14	193.81	173.05	166.13	301.60	276.87	247.22	237.33
40-44	138.64	125.65	112.65	108.32	218.37	200.17	181.98	172.88	207.02	191.06	171.96	165.59	295.71	272.95	245.66	236.56
45	131.17	118.88	110.68	102.48	210.90	193.68	176.47	167.85	198.85	183.80	165.73	159.70	284.07	262.56	236.73	228.11
46	128.69	120.64	108.57	104.56	206.91	190.01	173.12	164.68	198.05	183.25	165.52	156.68	282.91	261.79	236.45	223.79
47	126.60	118.69	106.82	102.87	203.56	186.94	170.33	162.02	194.93	177.73	163.40	154.78	282.49	257.58	236.80	224.34
48	128.42	116.75	105.08	101.18	200.23	183.87	167.53	159.36	194.55	177.62	160.72	152.24	281.95	257.43	232.91	220.65
49	125.43	114.02	102.63	98.82	195.56	179.58	163.63	155.64	187.27	173.70	157.39	149.26	275.37	255.42	231.47	219.50
50	122.85	111.69	100.52	96.80	191.54	175.92	160.26	152.46	186.07	170.14	154.17	146.20	273.64	250.18	226.72	214.99
51	124.37	113.40	102.43	98.77	195.89	180.53	161.32	153.64	185.44	169.77	154.12	146.25	272.71	249.68	226.62	215.10
52	121.73	114.56	103.83	96.67	195.49	180.44	165.40	154.13	186.75	171.20	155.64	147.87	270.68	248.11	225.56	214.28
53	122.13	111.67	101.20	97.70	197.85	179.54	164.88	157.55	184.55	169.37	154.20	146.63	267.47	245.48	223.49	212.51
54	123.29	113.01	102.74	95.89	197.77	183.39	165.40	158.22	186.27	171.17	156.06	148.53	266.10	244.52	222.94	212.15
55	123.83	113.79	100.41	97.06	200.30	182.74	165.16	158.14	184.52	169.75	152.51	145.14	263.57	242.48	217.88	207.33
56	128.00	118.15	108.31	101.74	210.30	191.79	173.98	165.77	195.87	180.08	162.32	154.42	272.03	250.11	225.45	214.48
57	133.48	123.95	111.24	108.05	217.07	197.94	180.10	170.89	201.87	185.52	167.68	159.48	276.56	254.13	229.68	218.47
58	138.35	129.12	116.83	110.68	222.99	203.27	185.47	175.33	210.20	193.04	174.93	166.35	280.26	257.39	233.22	221.78
59	141.97	130.13	118.30	112.39	227.00	206.92	189.27	178.31	216.99	199.20	180.92	172.01	281.83	258.70	234.95	223.39
60	145.54	134.14	122.72	117.01	231.10	210.61	193.06	181.37	224.17	205.67	187.19	177.94	283.76	260.36	236.96	225.26
61	153.40	142.24	128.29	122.72	242.42	221.27	202.40	190.41	234.85	215.45	196.03	186.08	297.31	272.73	248.15	235.55
62	159.95	146.41	132.85	127.42	251.78	230.09	210.08	197.86	243.71	223.50	203.31	192.76	308.48	282.91	257.34	244.01
63	165.90	152.73	139.56	131.66	260.19	238.07	217.01	204.61	254.79	233.66	212.49	201.24	318.50	292.07	265.60	251.56
64	172.96	160.05	144.56	136.82	270.42	247.66	225.45	212.74	264.60	242.60	220.59	208.74	330.76	303.24	275.72	260.90
65	177.76	162.74	147.72	140.20	277.15	254.07	230.95	218.13	270.99	248.40	225.83	213.51	338.73	310.52	282.28	266.88
66	196.49	179.50	162.53	155.25	296.19	271.66	246.68	233.40	288.55	264.32	240.47	227.34	356.22	326.31	296.86	280.66
67	211.31	192.53	176.10	166.70	313.46	287.64	260.90	247.28	301.23	275.78	251.05	237.35	371.91	340.48	309.93	293.02
68	226.02	207.76	187.21	178.08	330.81	303.70	275.25	261.20	318.16	291.12	265.16	250.69	388.01	355.02	323.36	305.69
69	238.17	218.32	198.47	187.45	344.68	316.54	286.66	272.38	328.21	300.16	273.52	258.59	400.25	366.05	333.55	315.35
70	248.91	227.63	208.48	197.85	356.76	327.73	296.63	282.08	340.88	311.63	284.07	268.56	410.69	375.45	342.25	323.58
71	278.45	255.76	233.07	220.70	394.15	359.97	327.81	311.72	375.00	344.61	312.52	297.30	446.44	410.24	372.04	353.92
72	305.65	281.67	255.70	241.72	428.50	391.51	356.44	338.91	408.94	375.82	341.04	324.51	481.10	442.15	401.24	381.75
73	330.21	301.42	274.54	261.10	456.73	417.44	380.01	361.28	437.86	402.45	365.42	347.73	509.15	467.97	424.93	404.33
74	352.45	322.77	293.09	278.25	482.91	443.12	403.33	383.42	467.33	429.58	390.24	369.78	537.17	493.76	448.53	425.04
75	369.64	337.66	307.45	291.46	504.23	462.65	421.06	400.28	490.99	449.82	410.18	388.83	557.93	511.16	466.11	441.85
76	402.74	368.76	334.77	319.47	545.11	500.37	453.99	432.45	526.36	482.61	438.86	417.00	598.13	548.44	498.72	473.86
77	437.81	402.13	364.84	347.00	588.12	539.12	490.10	464.80	562.06	516.15	468.86	445.20	638.71	586.55	532.80	505.91
78	470.11	431.19	392.28	372.04	626.83	573.70	522.10	496.31	594.34	544.92	495.50	470.13	675.40	619.23	563.09	534.24
79	492.44	451.04	409.63	388.93	648.83	595.49	540.70	513.29	609.04	558.28	507.53	482.16	692.08	634.41	576.74	547.89
80	502.95	460.92	418.89	397.88	663.86	609.21	553.22	525.90	623.86	572.17	519.28	494.04	708.93	650.20	590.10	561.42
81	518.05	474.88	431.71	410.12	683.99	627.43	569.56	541.93	642.42	589.19	535.93	508.16	730.04	669.52	609.02	577.45
82	557.18	511.30	464.08	441.15	735.29	673.46	612.95	582.72	691.05	633.17	575.30	546.35	785.28	719.51	653.74	620.85
83	601.69	551.78	501.86	476.23	794.48	727.41	661.64	628.74	745.44	684.09	621.60	590.33	847.10	777.39	706.35	670.83
84	652.96	599.00	545.03	516.70	861.58	789.22	718.19	682.67	809.12	741.97	674.84	641.26	919.45	843.16	766.87	728.72
85	712.32	652.96	593.60	563.91	939.17	861.58	782.66	743.19	882.03	809.12	735.02	697.99	1,002.31	919.45	835.27	793.18
86	775.72	710.96	646.21	613.84	1,023.35	937.86	853.68	810.26	961.89	882.03	801.01	761.63	1,093.08	1,002.31	910.24	865.50
87	845.88	775.72	705.57	669.15	1,115.42	1,023.35	929.96	883.92	1,048.71	960.74	873.92	829.94	1,191.71	1,091.75	993.11	943.12
88	922.77	845.88	768.98	729.86	1,216.72	1,115.42	1,014.15	962.85	1,142.47	1,047.56	951.49	904.02	1,298.26	1,190.41	1,081.23	1,027.31
89	1,005.07	921.43	837.79	795.96	1,325.88	1,215.40	1,104.91	1,049.65	1,245.50	1,141.32	1,038.30	986.21	1,415.33	1,296.94	1,179.88	1,120.69
90	1,095.46	1,003.72	913.33	867.47	1,445.58	1,324.57	1,204.87	1,144.37	1,357.78	1,244.32	1,130.90	1,074.17	1,542.93	1,414.03	1,285.11	1,220.66
91	1,193.94	1,094.11	995.62	945.71	1,574.49	1,444.26	1,312.73	1,246.96	1,479.30	1,356.61	1,232.75	1,171.41	1,681.02	1,541.61	1,400.87	1,331.15
92	1,301.87	1,192.60	1,084.67	1,030.70	1,716.56	1,573.17	1,431.11	1,358.78	1,612.44	1,478.16	1,343.89	1,276.75	1,832.31	1,679.71	1,527.14	1,450.85
93	1,419.24	1,300.52	1,181.80	1,123.79	1,871.77	1,715.24	1,560.01	1,481.10	1,758.28	1,611.27	1,465.42	1,391.34	1,998.03	1,830.98	1,665.25	1,581.07
94	1,546.06	1,417.89	1,288.38	1,224.97	2,040.13	1,870.44	1,699.45	1,615.26	1,915.69	1,755.96	1,596.23	1,516.34	2,176.94	1,995.40	1,813.88	1,723.13

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
72 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	147.88	136.05	124.22	118.30	242.22	223.59	204.95	192.54	226.08	208.69	186.98	178.28	322.98	298.13	267.06	254.66
25-29	147.45	136.53	125.60	114.69	240.83	223.64	200.70	194.97	224.78	204.73	184.64	176.62	321.13	292.46	263.78	252.31
30-34	147.46	137.30	122.04	116.96	245.62	224.25	202.89	192.22	224.25	205.60	186.88	175.70	320.36	293.66	266.96	250.94
35-39	145.97	136.55	122.43	117.73	242.27	222.49	202.71	192.83	224.99	204.22	186.89	176.54	321.38	291.71	266.98	252.16
40-44	147.32	134.31	121.31	116.98	241.11	218.37	200.17	191.06	219.74	203.80	184.69	175.18	313.89	291.16	263.87	250.22
45	139.37	127.08	118.88	110.68	232.42	210.90	193.68	180.78	213.93	195.86	177.78	168.73	305.59	279.77	253.94	241.03
46	136.72	128.69	116.62	108.57	228.01	206.91	190.01	177.34	209.88	195.07	177.34	168.50	299.79	278.68	253.35	240.68
47	138.47	126.60	114.74	106.82	224.34	203.56	186.94	178.64	206.37	189.20	171.98	163.40	299.10	274.19	249.26	236.80
48	136.21	124.53	112.86	108.96	220.65	200.23	183.87	175.71	205.83	188.90	171.97	163.53	298.29	273.77	249.26	237.00
49	133.03	121.62	110.23	106.42	215.50	195.56	179.58	171.60	198.10	181.83	165.52	157.39	291.33	267.39	243.44	231.47
50	130.31	119.14	107.96	104.25	211.09	191.54	175.92	168.10	196.72	180.76	164.81	156.85	289.27	265.82	242.37	230.64
51	131.69	120.72	109.74	102.43	215.10	195.89	176.69	169.00	195.89	180.23	164.54	154.12	288.09	265.03	241.98	226.62
52	128.89	118.15	107.41	103.83	214.28	195.49	180.44	169.17	197.13	181.60	163.40	155.64	285.71	263.15	236.83	225.56
53	129.11	118.65	108.17	101.20	216.18	197.85	179.54	172.20	194.68	176.99	161.82	154.20	282.13	256.48	234.50	223.49
54	130.13	119.86	106.17	102.74	219.34	197.77	179.79	172.60	196.33	178.73	163.63	156.06	280.49	255.30	233.73	222.94
55	127.18	117.14	107.10	100.41	217.88	200.30	182.74	172.19	194.35	177.11	162.36	152.51	277.61	253.02	231.93	217.88
56	134.56	124.72	111.58	108.31	228.79	210.30	191.79	180.83	207.18	189.43	173.16	163.28	287.75	263.07	240.50	226.78
57	139.84	130.31	117.59	111.24	236.20	217.07	197.94	186.71	214.41	196.57	179.22	169.58	293.69	269.25	245.51	232.29
58	144.50	132.19	119.90	113.75	242.65	222.99	203.27	191.84	224.00	205.86	187.29	177.76	298.64	274.47	249.73	237.00
59	147.88	136.05	124.22	118.30	247.08	227.00	206.92	195.35	231.99	213.72	194.02	184.64	301.29	277.55	252.00	239.80
60	151.25	139.84	125.57	119.86	251.56	231.10	210.61	198.92	240.32	221.86	201.05	191.81	304.22	280.82	254.51	242.81
61	161.76	147.82	133.87	128.29	262.45	241.28	219.55	207.55	252.48	232.62	210.92	201.00	319.62	294.47	267.02	254.44
62	170.80	154.54	140.98	135.56	271.22	249.55	226.77	214.53	262.58	241.49	219.11	208.56	332.35	305.68	277.36	264.01
63	176.43	163.27	147.46	139.56	279.11	256.97	233.21	220.81	275.09	252.64	229.33	218.09	343.88	315.81	286.67	272.63
64	185.86	170.37	154.88	147.14	288.94	266.20	241.32	228.61	286.18	262.48	238.37	226.49	357.73	328.11	297.95	283.13
65	192.77	175.25	160.23	152.72	295.12	272.01	246.35	233.53	293.57	268.94	244.31	231.98	366.98	336.18	305.38	289.98
66	211.04	194.06	174.65	167.38	316.27	290.81	263.80	250.08	312.39	286.17	259.92	246.81	385.68	353.29	320.90	304.73
67	227.75	208.97	187.83	178.45	335.47	307.81	279.63	265.11	325.99	298.62	271.20	257.52	402.45	368.66	334.83	317.93
68	242.01	223.74	203.19	191.77	354.74	324.94	295.54	280.19	344.13	315.20	286.28	271.83	419.67	384.40	349.13	331.50
69	255.81	235.96	213.91	202.88	370.22	338.62	308.29	292.28	354.87	325.02	295.19	280.26	432.76	396.37	359.98	341.79
70	268.05	246.78	223.38	212.74	383.73	350.55	319.44	302.83	368.43	337.43	306.45	290.96	443.89	406.55	369.21	350.55
71	301.13	274.32	249.57	237.19	424.33	388.14	353.92	335.85	407.10	373.32	339.54	322.64	484.66	444.43	404.23	384.11
72	329.61	301.66	275.68	261.69	461.62	422.67	383.71	364.24	442.05	405.64	369.21	350.99	520.06	477.22	434.36	412.92
73	353.26	324.46	295.65	280.30	492.32	451.12	409.94	389.34	473.28	434.65	394.42	375.08	550.32	505.40	458.61	436.16
74	378.42	346.89	315.35	298.66	522.71	479.29	435.88	412.37	505.09	462.62	420.14	399.68	580.58	531.74	482.91	459.39
75	396.31	364.32	330.56	314.56	545.82	499.03	453.99	431.46	530.62	486.43	442.19	419.32	602.99	552.75	502.49	476.51
76	433.33	395.95	360.26	343.26	588.19	540.13	490.43	465.58	567.19	520.52	472.40	449.06	644.53	591.50	536.82	510.30
77	470.24	431.32	392.40	372.95	635.55	581.80	529.63	502.75	606.58	556.50	505.03	479.98	689.31	632.39	573.90	545.45
78	505.91	463.88	421.85	400.06	676.90	620.76	564.59	535.77	641.09	587.66	534.24	507.53	728.50	667.79	607.09	576.74
79	529.41	485.05	440.68	418.51	700.73	641.62	583.95	555.12	657.24	602.69	548.14	520.21	746.88	684.88	622.87	591.16
80	540.78	495.95	451.11	428.70	717.13	657.03	596.93	568.24	671.95	616.65	560.15	532.52	763.57	700.73	636.54	605.12
81	557.18	511.30	464.08	441.15	739.23	677.42	615.58	585.35	693.37	635.49	577.62	548.67	787.91	722.14	656.37	623.48
82	599.00	549.08	499.16	474.88	794.48	727.41	661.64	628.74	744.29	682.94	620.44	589.19	845.79	776.07	705.03	669.52
83	647.57	593.60	539.64	512.66	857.61	786.59	714.25	678.72	804.47	737.35	670.21	636.64	914.19	837.89	761.60	723.45
84	702.88	643.52	585.50	555.83	929.96	852.35	776.07	736.60	872.77	799.85	726.92	691.05	991.78	908.93	826.05	785.28
85	764.93	701.52	638.12	605.74	1,014.15	929.96	845.79	802.37	951.49	871.62	792.90	753.55	1,081.23	990.47	901.04	856.31
86	835.08	764.93	694.78	661.05	1,104.91	1,012.83	920.75	874.72	1,037.14	950.33	864.67	820.69	1,178.55	1,079.92	982.57	932.59
87	909.28	833.74	758.18	720.42	1,204.87	1,104.91	1,003.63	953.65	1,130.90	1,035.98	942.22	894.77	1,285.11	1,177.27	1,070.71	1,016.78
88	991.58	909.28	825.64	785.17	1,314.05	1,203.57	1,094.39	1,040.46	1,231.60	1,129.75	1,026.72	975.80	1,399.55	1,283.79	1,166.73	1,108.86
89	1,080.62	990.23	899.84	855.32	1,431.11	1,312.73	1,193.03	1,133.84	1,342.72	1,231.60	1,119.33	1,062.60	1,525.82	1,399.55	1,271.96	1,207.50
90	1,177.75	1,079.28	982.13	932.22	1,560.01	1,431.11	1,300.89	1,235.13	1,464.25	1,341.58	1,220.01	1,158.67	1,663.95	1,524.51	1,386.39	1,316.68
91	1,284.33	1,176.40	1,069.82	1,015.86	1,700.77	1,558.71	1,417.96	1,346.94	1,595.05	1,463.10	1,330.00	1,262.85	1,812.56	1,662.62	1,511.35	1,435.06
92	1,399.01	1,282.99	1,165.62	1,107.60	1,854.66	1,699.45	1,545.57	1,467.94	1,738.59	1,593.91	1,449.22	1,376.31	1,975.68	1,811.25	1,646.83	1,563.97
93	1,525.82	1,397.65	1,270.84	1,207.43	2,020.39	1,852.03	1,683.66	1,599.48	1,896.02	1,737.43	1,580.02	1,501.30	2,154.56	1,974.37	1,795.48	1,706.03
94	1,662.07	1,524.47	1,385.51	1,316.72	2,203.24	2,019.09	1,836.24	1,744.16	2,066.17	1,893.71	1,722.38	1,635.58	2,347.93	2,151.93	1,957.25	1,858.62

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
96 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	165.62	153.80	136.05	130.13	273.29	248.43	223.59	217.38	252.16	230.46	208.69	199.99	360.24	329.18	298.13	285.71
25-29	163.84	152.92	136.53	131.07	269.50	246.57	223.64	212.18	248.87	228.83	208.74	196.71	355.52	326.85	298.18	280.97
30-34	162.73	152.55	137.30	132.22	272.31	245.62	224.25	213.57	250.44	228.01	209.30	198.11	357.73	325.70	299.00	282.98
35-39	164.81	150.68	136.55	131.85	266.98	247.22	222.49	212.60	249.19	228.42	207.66	197.31	355.99	326.32	296.65	281.83
40-44	160.31	147.32	134.31	129.98	263.87	245.66	222.92	209.27	245.23	226.11	203.80	194.28	350.30	323.00	291.16	277.51
45	155.77	143.47	131.17	122.97	258.24	236.73	215.21	202.30	238.04	216.94	195.86	186.79	340.02	309.90	279.77	266.86
46	152.81	140.75	128.69	120.64	253.35	232.24	211.12	198.46	233.52	215.79	195.07	186.23	333.58	308.25	278.68	266.02
47	150.35	138.47	126.60	118.69	249.26	228.49	207.72	195.26	229.32	209.25	192.05	180.57	332.34	303.26	278.33	261.73
48	151.78	136.21	124.53	120.64	245.17	224.74	204.31	192.05	228.36	208.63	188.90	180.46	330.98	302.38	273.77	261.51
49	148.24	133.03	121.62	117.83	239.45	219.50	199.55	187.58	222.54	203.53	184.53	176.40	327.24	299.31	271.38	259.41
50	145.20	134.02	119.14	115.41	234.54	214.99	195.47	183.72	217.98	199.36	183.43	172.79	320.55	293.18	269.73	254.09
51	146.33	131.69	120.72	113.40	238.14	218.94	195.89	188.21	216.78	198.49	180.23	172.37	318.80	291.93	265.03	253.52
52	143.21	132.47	121.73	114.56	236.83	218.03	199.24	187.97	217.89	199.74	181.60	173.79	315.78	289.47	263.15	251.87
53	143.07	132.60	118.65	115.15	238.15	219.83	197.85	190.52	214.88	197.19	179.49	169.37	311.43	285.79	260.14	245.48
54	143.83	130.13	119.86	113.01	240.91	222.94	201.37	190.59	216.46	198.86	181.23	171.17	309.24	284.07	258.90	244.52
55	143.91	130.53	117.14	113.79	242.48	221.40	200.30	193.28	214.03	196.79	179.58	169.75	305.73	281.13	256.53	242.48
56	150.97	137.84	124.72	118.15	254.15	232.22	210.30	202.10	228.87	210.15	191.41	181.52	317.89	291.86	265.83	252.11
57	155.73	143.01	130.31	123.95	261.95	239.50	217.07	207.85	237.51	217.76	198.03	188.37	325.35	298.30	271.26	258.04
58	159.86	147.57	135.27	126.05	268.73	245.86	222.99	212.84	248.76	227.78	206.84	197.28	331.67	303.72	275.77	263.05
59	165.62	150.83	136.05	130.13	273.25	250.13	227.00	216.05	258.23	236.20	214.20	204.82	335.36	306.76	278.16	265.98
60	168.37	154.11	139.84	134.14	277.91	254.51	231.10	219.41	268.07	244.95	221.86	212.61	339.32	310.07	280.82	269.11
61	178.49	164.55	147.82	142.24	290.44	265.87	241.87	229.28	280.93	257.00	233.08	222.71	355.63	325.34	295.02	281.88
62	187.07	173.51	157.25	149.11	300.69	275.13	250.67	237.34	291.54	266.96	242.39	230.97	369.04	337.92	306.79	292.34
63	197.50	179.07	163.27	155.37	309.87	283.43	258.60	244.56	304.88	279.42	253.93	241.42	381.12	349.29	317.42	301.78
64	206.52	188.44	172.96	162.63	321.24	293.71	268.32	253.49	316.66	290.42	264.19	250.63	395.84	363.02	330.21	313.28
65	212.81	195.28	177.76	170.25	328.47	300.25	274.60	259.20	324.37	297.68	270.99	256.62	405.46	372.12	338.73	320.78
66	232.88	213.46	194.06	184.36	351.59	321.66	293.73	277.54	345.38	317.14	288.55	273.44	426.40	391.55	356.22	337.57
67	251.23	230.09	208.97	199.57	372.54	341.11	311.11	294.19	360.59	331.29	301.23	285.65	445.18	409.01	371.91	352.66
68	269.40	246.57	223.74	214.61	393.62	360.61	328.56	310.91	380.85	350.04	318.16	301.84	464.45	426.88	388.01	368.09
69	284.48	260.22	238.17	224.94	410.48	376.28	342.52	324.32	392.87	361.25	328.21	311.51	479.09	440.54	400.25	379.90
70	297.84	272.31	248.91	236.14	425.22	389.95	354.71	336.03	408.03	375.31	340.88	323.67	491.60	452.18	410.69	389.95
71	334.13	305.26	278.45	264.01	470.57	430.34	392.16	372.04	451.04	413.87	376.71	356.43	536.94	492.71	448.45	424.33
72	365.57	335.62	305.65	289.66	512.27	469.42	426.57	405.13	491.72	450.33	408.94	389.07	578.48	529.79	481.10	457.73
73	393.58	360.93	328.29	311.02	546.58	499.80	454.87	432.41	526.40	481.36	437.86	416.96	612.11	559.69	509.15	484.82
74	419.23	383.99	350.59	332.04	578.76	531.74	482.91	459.39	560.17	514.53	467.33	443.73	643.86	591.43	537.17	510.04
75	440.74	403.42	367.87	348.32	604.73	554.47	504.23	478.24	588.58	539.78	490.99	466.59	668.84	613.40	557.93	530.22
76	480.91	440.13	399.34	380.65	654.47	599.77	545.11	516.94	629.87	577.38	524.88	498.65	715.76	656.11	596.47	566.64
77	522.12	478.34	434.56	413.48	705.11	646.63	588.12	558.10	673.36	617.71	560.69	532.86	765.19	701.95	637.13	605.52
78	561.95	515.25	468.54	445.20	751.28	689.05	625.30	594.95	711.87	651.76	593.00	563.64	808.96	740.65	673.87	640.48
79	587.09	538.28	489.49	464.35	777.15	713.72	648.83	615.68	729.57	668.67	607.78	577.31	829.07	759.86	690.64	656.04
80	601.01	550.59	500.15	474.93	796.35	729.41	663.86	629.72	746.48	683.97	622.66	591.41	848.26	777.23	707.56	672.05
81	619.23	566.62	515.35	489.72	819.48	751.08	683.99	649.80	769.74	704.94	641.26	608.86	874.72	801.06	728.72	691.87
82	665.10	609.79	554.47	526.15	881.29	807.63	733.96	698.46	826.46	758.17	688.72	655.17	939.17	861.58	782.66	744.49
83	717.72	658.35	599.00	567.96	952.33	872.09	793.18	753.71	893.62	818.36	744.29	707.25	1,015.46	929.96	845.79	803.69
84	779.77	715.01	648.91	616.54	1,032.57	947.06	860.25	818.16	968.85	887.81	807.94	767.44	1,100.96	1,008.88	918.11	872.09
85	849.93	778.42	708.27	671.84	1,125.94	1,032.57	937.86	891.81	1,056.82	967.69	879.70	835.74	1,200.93	1,099.64	999.67	949.69
86	925.47	848.57	771.67	732.55	1,227.25	1,124.64	1,023.35	972.06	1,151.74	1,055.67	959.59	910.97	1,308.79	1,199.61	1,090.44	1,035.20
87	1,009.11	925.47	840.48	798.66	1,337.73	1,225.92	1,115.42	1,058.87	1,254.74	1,150.56	1,045.25	993.15	1,425.86	1,307.47	1,187.78	1,128.58
88	1,099.50	1,007.77	916.03	871.52	1,458.74	1,336.40	1,215.40	1,154.89	1,368.20	1,253.60	1,140.16	1,083.44	1,554.75	1,424.55	1,295.65	1,231.17
89	1,199.34	1,099.50	999.67	949.76	1,588.96	1,457.42	1,324.57	1,258.80	1,490.87	1,367.03	1,242.03	1,180.67	1,694.18	1,553.45	1,411.40	1,341.67
90	1,307.26	1,197.99	1,088.72	1,034.75	1,732.34	1,587.64	1,444.26	1,371.93	1,625.16	1,489.73	1,354.29	1,287.16	1,846.77	1,692.87	1,538.98	1,462.69
91	1,424.63	1,305.92	1,187.20	1,127.84	1,888.85	1,731.01	1,573.17	1,495.56	1,771.00	1,624.01	1,475.84	1,402.92	2,012.50	1,845.46	1,677.10	1,594.22
92	1,552.80	1,423.29	1,293.77	1,229.02	2,058.56	1,886.23	1,715.24	1,629.73	1,930.74	1,769.86	1,608.94	1,529.09	2,194.02	2,011.19	1,828.35	1,737.60
93	1,693.11	1,551.45	1,409.80	1,339.65	2,244.00	2,057.24	1,869.14	1,775.74	2,104.36	1,929.59	1,753.64	1,665.68	2,391.32	2,192.71	1,992.79	1,892.81
94	1,844.21	1,691.75	1,537.96	1,461.06	2,445.26	2,241.38	2,037.50	1,936.21	2,294.20	2,103.21	1,912.23	1,816.16	2,607.05	2,390.01	2,172.98	2,063.80

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
120 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	177.46	159.71	147.88	141.97	291.93	267.06	242.22	229.82	269.56	247.85	221.75	213.06	385.09	354.03	316.77	304.34
25-29	174.75	163.84	147.45	141.99	286.72	263.78	240.83	229.37	264.93	244.88	220.80	212.76	378.45	349.80	315.39	303.92
30-34	177.97	162.73	147.46	137.30	288.32	266.96	240.27	229.59	265.39	242.96	220.54	209.30	379.10	347.06	315.01	299.00
35-39	174.23	160.10	145.97	141.27	286.78	262.05	237.33	227.44	266.52	242.27	221.51	211.14	380.72	346.10	316.43	301.60
40-44	173.31	160.31	142.98	138.64	286.60	259.31	236.56	227.46	261.13	242.02	219.74	207.02	373.04	345.75	313.89	295.71
45	168.06	151.67	139.37	131.17	275.46	249.63	228.11	215.21	253.08	232.01	210.90	201.88	361.54	331.42	301.29	288.39
46	164.88	148.79	136.72	128.69	270.23	244.90	223.79	215.35	251.25	230.54	209.88	198.05	358.92	329.35	299.79	282.91
47	162.22	150.35	134.52	126.60	265.87	245.11	220.18	211.88	246.54	226.47	203.52	194.93	357.27	328.19	294.95	282.49
48	159.55	147.88	132.32	128.42	261.51	241.09	216.57	208.39	242.49	222.76	202.99	191.74	351.42	322.81	294.20	277.86
49	155.84	144.43	129.23	125.43	255.42	235.45	211.51	203.53	236.11	217.10	198.10	187.27	347.21	319.26	291.33	275.37
50	156.37	141.47	130.31	122.85	250.18	230.64	207.18	199.36	233.91	215.29	194.04	186.07	344.00	316.63	285.37	273.64
51	153.64	142.67	128.03	124.37	253.52	230.46	211.27	199.73	232.47	214.18	193.29	185.44	341.85	314.96	284.23	272.71
52	153.95	143.21	128.89	121.73	255.62	233.08	214.28	203.00	233.47	215.28	194.56	184.16	338.33	312.02	281.95	266.92
53	153.54	139.58	129.11	122.13	256.48	234.50	212.51	201.51	230.06	212.36	192.13	182.01	333.42	307.77	278.46	263.80
54	154.11	140.40	126.71	119.86	258.90	237.33	215.75	204.95	231.58	213.97	193.83	183.76	330.81	305.65	276.87	262.50
55	153.95	140.56	127.18	120.49	260.05	238.96	217.88	203.81	228.79	211.54	191.87	182.03	326.82	302.21	274.10	260.05
56	160.82	147.68	134.56	128.00	272.63	250.71	228.13	214.41	244.66	225.93	204.72	194.36	339.81	313.78	284.35	269.94
57	168.44	152.55	139.84	133.48	281.08	258.64	234.90	221.67	253.87	234.13	211.99	201.37	347.78	320.74	290.39	275.86
58	172.17	156.79	144.50	135.27	288.41	265.54	240.79	228.06	265.90	244.94	221.61	210.62	354.53	326.60	295.48	280.84
59	174.50	162.67	147.88	139.01	293.33	270.20	244.65	232.47	276.03	254.04	229.66	218.40	358.49	329.89	298.25	283.64
60	179.79	165.52	148.40	142.69	298.37	274.97	248.66	236.96	286.56	263.43	238.04	226.48	362.72	333.47	301.31	286.67
61	192.44	175.71	158.98	150.60	311.62	286.47	259.57	246.99	300.38	275.99	249.78	237.59	380.22	349.35	316.19	300.73
62	200.63	184.36	168.10	159.95	322.36	295.69	268.46	255.12	311.73	286.27	259.51	246.77	394.61	362.38	328.47	312.35
63	210.67	192.23	176.43	165.90	332.01	303.93	276.39	262.36	326.05	299.30	271.64	258.24	407.58	374.12	339.57	322.82
64	222.01	201.35	183.29	175.54	343.98	314.34	286.30	271.49	338.69	310.75	282.38	268.42	423.35	388.44	352.98	335.51
65	227.83	210.30	190.28	180.26	351.58	320.78	292.55	277.15	346.94	318.21	289.47	275.09	433.69	397.77	361.84	343.87
66	249.85	228.02	208.61	198.92	376.11	343.74	313.34	297.14	369.61	339.02	308.41	292.91	456.32	418.54	380.75	361.63
67	270.01	246.54	225.40	213.66	398.37	364.56	332.19	315.28	386.08	354.11	322.16	305.82	476.63	437.18	397.74	377.55
68	287.67	264.83	239.72	228.31	420.75	385.48	351.14	333.49	407.89	374.18	340.41	322.99	497.43	456.29	415.13	393.90
69	304.32	280.07	253.60	240.37	438.64	402.26	366.32	348.12	420.91	386.11	351.29	333.19	513.31	470.86	428.41	406.32
70	319.11	291.46	265.93	253.16	454.26	416.93	379.60	360.92	437.29	401.14	364.98	346.05	526.86	483.31	439.74	416.93
71	356.82	327.95	297.01	282.57	502.75	460.53	420.30	398.18	483.12	442.58	402.03	381.75	575.14	526.88	478.62	454.49
72	391.55	359.58	325.62	309.64	547.33	502.53	455.77	434.36	526.47	481.78	438.73	415.55	619.39	566.80	516.17	488.89
73	420.45	385.89	351.34	332.13	584.03	535.36	486.68	462.36	561.83	515.13	468.45	445.92	653.28	599.00	544.72	518.51
74	448.91	411.80	374.70	356.16	620.36	567.90	517.27	490.14	599.52	549.16	500.37	475.19	689.10	631.21	575.14	546.20
75	470.95	431.85	392.75	373.21	648.04	594.34	538.90	512.89	629.75	577.92	524.54	498.62	715.62	656.72	596.07	566.62
76	513.20	470.72	428.24	406.15	699.19	641.21	583.21	553.38	675.07	618.19	561.34	533.65	767.13	702.50	637.89	606.41
77	559.42	512.39	465.37	442.67	754.12	690.89	629.22	597.61	720.66	660.85	601.04	570.42	818.94	750.96	682.97	648.20
78	600.86	551.05	501.24	476.33	804.39	737.61	669.33	635.94	761.29	697.19	634.41	602.36	865.10	792.25	720.94	684.50
79	628.50	575.25	523.50	496.88	831.94	762.74	693.53	658.93	780.32	715.61	650.91	617.92	886.74	813.20	739.68	702.19
80	643.05	588.41	535.18	508.55	850.99	781.33	710.30	674.77	799.37	732.04	665.93	632.27	908.36	831.86	756.73	718.50
81	662.40	607.09	551.78	523.45	877.35	805.00	731.33	694.51	823.00	754.71	686.41	651.68	935.23	857.61	780.02	740.55
82	710.96	652.96	593.60	563.91	943.12	864.19	786.59	747.12	884.34	811.43	737.35	700.29	1,004.94	922.07	837.89	795.81
83	768.98	704.23	640.81	608.44	1,019.42	933.90	848.42	806.32	956.11	876.24	796.36	757.02	1,086.49	995.73	904.97	860.25
84	833.74	764.93	694.78	659.71	1,104.91	1,012.83	920.75	874.72	1,037.14	950.33	864.67	820.69	1,178.55	1,079.92	982.57	932.59
85	909.28	833.74	756.84	719.06	1,204.87	1,104.91	1,003.63	953.65	1,129.75	1,035.98	942.22	894.77	1,283.79	1,177.27	1,070.71	1,016.78
86	990.23	907.94	825.64	783.82	1,312.73	1,203.57	1,094.39	1,039.14	1,231.60	1,129.75	1,026.72	975.80	1,399.55	1,283.79	1,166.73	1,108.86
87	1,079.28	990.23	899.84	855.32	1,431.11	1,312.73	1,193.03	1,133.84	1,342.72	1,230.44	1,119.33	1,062.60	1,525.82	1,398.24	1,271.96	1,207.50
88	1,177.75	1,079.28	980.79	932.22	1,560.01	1,429.80	1,300.89	1,235.13	1,464.25	1,341.58	1,220.01	1,158.67	1,663.95	1,524.51	1,386.39	1,316.68
89	1,282.99	1,176.40	1,069.82	1,015.86	1,700.77	1,558.71	1,417.96	1,346.94	1,595.05	1,461.96	1,330.00	1,262.85	1,812.56	1,661.31	1,511.35	1,435.06
90	1,399.01	1,281.63	1,165.62	1,107.60	1,853.35	1,699.45	1,545.57	1,467.94	1,738.59	1,593.91	1,449.22	1,376.31	1,975.68	1,811.25	1,646.83	1,563.97
91	1,524.47	1,397.65	1,270.84	1,207.43	2,020.39	1,852.03	1,683.66	1,599.48	1,896.02	1,737.43	1,580.02	1,500.15	2,154.56	1,974.37	1,795.48	1,704.70
92	1,662.07	1,523.12	1,384.16	1,315.36	2,203.24	2,019.09	1,834.94	1,744.16	2,066.17	1,893.71	1,722.38	1,635.58	2,347.93	2,151.93	1,957.25	1,858.62
93	1,810.48	1,660.73	1,509.63	1,434.08	2,400.54	2,200.61	2,000.67	1,900.71	2,252.54	2,065.01	1,876.34	1,782.57	2,559.68	2,346.61	2,132.20	2,025.66
94	1,973.71	1,809.12	1,644.53	1,562.24	2,616.26	2,399.22	2,180.86	2,071.70	2,455.09	2,250.22	2,045.33	1,943.48	2,789.89	2,557.07	2,324.24	2,208.49

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
Unlimited

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	201.12	183.37	165.62	159.71	330.66	305.23	279.80	260.74	307.18	280.44	258.20	244.84	438.79	400.64	368.82	349.76
25-29	196.60	180.22	163.84	158.38	328.76	305.28	275.95	264.21	304.13	279.46	254.82	242.48	434.45	399.21	364.00	346.40
30-34	198.32	183.06	162.73	157.63	333.47	300.68	273.32	262.38	306.12	279.37	256.39	241.09	437.31	399.07	366.28	344.40
35-39	197.77	178.94	164.81	155.39	329.05	303.73	273.34	263.22	304.75	279.93	255.12	240.96	435.33	399.92	364.46	344.21
40-44	194.97	177.64	160.31	151.64	326.04	298.08	270.15	256.19	299.95	277.16	251.07	238.04	428.50	395.92	358.66	340.02
45	188.57	172.17	155.77	147.57	312.88	286.44	264.40	251.19	289.97	265.31	240.61	231.36	414.22	378.96	343.72	330.51
46	184.98	168.90	152.81	144.76	306.95	285.32	259.37	246.43	287.49	263.28	239.07	226.95	410.69	376.11	341.53	324.23
47	182.00	166.18	150.35	142.43	302.00	280.72	255.20	242.44	281.74	258.23	234.78	223.03	408.31	374.28	340.25	323.25
48	179.01	163.45	147.88	143.99	297.05	276.10	251.01	238.48	280.00	256.92	233.84	222.28	405.81	372.35	338.88	322.15
49	174.83	159.63	148.24	140.63	294.18	269.66	245.16	232.91	272.30	250.04	225.06	213.95	400.42	367.74	330.97	314.64
50	171.26	160.09	145.20	137.75	288.16	264.14	240.14	228.14	269.43	244.94	223.16	212.29	396.23	360.19	328.18	312.17
51	171.94	157.30	142.67	139.01	291.00	267.41	239.90	228.09	267.41	246.02	221.97	211.27	393.24	361.79	326.42	310.68
52	171.86	157.53	143.21	136.05	292.50	269.41	242.49	230.93	268.24	247.00	223.09	212.45	388.75	357.95	323.30	307.90
53	170.98	157.02	143.07	136.09	292.59	270.09	243.85	232.58	264.02	243.29	220.01	209.68	382.62	352.60	318.86	303.86
54	171.24	157.53	143.83	136.99	294.52	272.42	246.68	235.61	265.44	244.82	221.64	211.32	379.21	349.75	316.61	301.89
55	170.68	157.30	143.91	133.87	298.63	273.44	248.26	233.88	264.47	241.78	219.11	209.05	377.79	345.39	313.03	298.63
56	180.50	164.09	150.97	141.13	314.70	288.62	261.80	247.69	284.03	259.64	235.74	224.55	394.45	360.58	327.41	311.89
57	187.51	171.61	155.73	149.37	325.94	299.29	271.29	257.62	295.83	270.37	245.93	233.93	405.21	370.35	336.88	320.48
58	193.68	178.31	159.86	153.72	335.78	308.69	279.61	266.40	310.85	284.07	258.76	245.88	414.46	378.75	345.05	327.85
59	198.16	180.41	165.62	156.76	342.76	315.40	285.52	272.81	323.66	295.73	269.79	256.11	420.34	384.08	350.38	332.59
60	202.62	185.50	168.37	159.82	349.74	322.15	291.47	279.20	336.89	307.81	281.13	266.60	426.45	389.64	355.88	337.47
61	214.75	195.22	178.49	170.13	363.04	333.85	302.83	289.13	351.29	321.15	292.89	277.84	444.68	406.51	370.76	351.69
62	225.02	206.05	187.07	178.94	373.57	343.05	311.89	296.93	362.94	331.98	302.38	286.89	459.43	420.23	382.77	363.16
63	237.00	215.94	197.50	186.97	382.90	351.15	319.92	303.78	378.10	345.97	314.79	298.72	472.59	432.47	393.46	373.39
64	247.81	227.17	206.52	196.19	395.04	361.87	330.29	312.89	391.31	358.25	325.60	309.04	489.16	447.81	406.99	386.31
65	255.37	235.34	212.81	202.79	402.20	368.02	336.48	318.09	399.58	365.93	332.28	315.46	499.48	457.40	415.35	394.32
66	278.97	257.13	232.88	220.74	425.14	388.96	355.30	335.97	419.99	384.63	349.26	331.58	518.50	474.84	431.18	409.34
67	300.54	277.06	251.23	239.49	445.80	407.84	372.24	352.07	433.62	397.11	360.59	342.33	535.33	490.26	445.18	422.63
68	324.20	296.80	269.40	255.70	466.83	427.05	389.51	368.48	453.53	415.33	377.13	358.05	553.07	506.51	459.92	436.63
69	341.81	313.15	284.48	269.04	483.14	441.93	402.86	381.18	463.83	424.76	385.72	366.18	565.64	518.01	470.37	446.56
70	357.41	327.62	297.84	282.95	497.18	454.73	414.31	392.08	478.07	437.82	397.56	377.42	576.00	527.49	478.99	454.73
71	400.13	367.14	332.07	315.57	548.64	503.57	458.51	434.99	526.69	483.90	439.46	416.42	627.01	576.07	523.16	495.74
72	437.49	401.53	365.57	347.60	597.82	548.47	497.23	472.56	574.28	525.90	477.49	454.92	675.63	618.69	561.75	535.19
73	470.36	431.96	391.66	372.45	636.53	583.64	530.75	505.21	613.31	563.09	511.34	486.24	713.14	654.76	594.58	565.40
74	502.70	461.90	419.23	398.82	676.69	620.31	563.91	535.72	654.67	599.46	545.80	518.20	752.48	689.03	627.36	595.63
75	527.82	483.39	438.96	417.63	705.72	648.31	589.21	558.83	686.40	629.94	572.00	543.78	780.00	715.85	650.00	617.92
76	576.07	526.79	479.22	455.42	763.60	699.03	636.05	603.77	735.90	674.81	613.72	582.46	836.25	766.83	697.41	661.89
77	625.90	574.01	522.12	496.18	822.60	754.81	685.49	651.60	786.23	721.17	654.75	622.21	893.45	819.50	744.03	707.05
78	672.47	616.43	560.40	532.37	876.93	804.47	730.53	695.04	830.27	761.29	692.31	657.19	943.48	865.10	786.73	746.80
79	702.43	644.76	585.60	556.04	908.95	833.08	757.23	719.30	851.79	781.33	709.62	675.02	967.96	887.88	806.39	767.06
80	720.11	659.86	599.62	570.19	928.99	851.79	774.59	736.00	871.38	798.77	726.16	689.84	990.21	907.70	825.17	783.91
81	740.65	679.94	617.88	586.86	957.39	877.92	798.46	757.45	897.77	823.32	748.87	711.67	1,020.19	935.59	851.00	808.71
82	797.31	729.86	663.76	631.37	1,029.15	943.29	857.41	815.12	965.43	885.35	804.15	764.67	1,097.08	1,006.08	913.80	868.94
83	860.72	789.22	717.72	681.29	1,111.18	1,018.90	926.61	880.49	1,043.25	956.41	869.56	825.57	1,185.51	1,086.82	988.14	938.16
84	933.57	855.32	778.42	739.30	1,206.02	1,106.05	1,004.80	954.82	1,131.22	1,037.60	942.89	895.49	1,285.47	1,179.11	1,071.44	1,017.61
85	1,017.21	933.57	848.57	805.40	1,314.96	1,204.74	1,095.80	1,040.69	1,233.85	1,130.09	1,027.46	976.72	1,402.10	1,284.21	1,167.57	1,109.90
86	1,108.95	1,017.21	924.13	878.26	1,432.87	1,313.68	1,194.48	1,134.25	1,344.38	1,232.73	1,119.95	1,064.68	1,527.72	1,400.82	1,272.66	1,209.86
87	1,208.79	1,108.95	1,007.77	957.86	1,562.31	1,431.59	1,302.15	1,236.78	1,465.05	1,343.27	1,221.46	1,160.55	1,664.84	1,526.43	1,388.00	1,318.80
88	1,318.06	1,208.79	1,098.16	1,042.84	1,702.00	1,561.02	1,418.78	1,348.28	1,597.02	1,463.94	1,330.85	1,264.32	1,814.79	1,663.56	1,512.33	1,436.72
89	1,436.78	1,316.72	1,196.64	1,137.28	1,855.80	1,700.74	1,546.93	1,468.76	1,741.38	1,595.89	1,450.40	1,378.21	1,978.84	1,813.52	1,648.18	1,566.16
90	1,566.29	1,435.43	1,304.57	1,239.82	2,022.41	1,854.52	1,685.35	1,602.04	1,898.16	1,739.12	1,581.23	1,502.28	2,156.99	1,976.29	1,796.85	1,707.14
91	1,706.60	1,564.94	1,421.94	1,351.79	2,204.41	2,021.14	1,837.86	1,745.59	2,068.45	1,895.90	1,723.34	1,637.61	2,350.51	2,154.43	1,958.34	1,860.94
92	1,860.39	1,705.24	1,550.10	1,473.21	2,403.06	2,203.12	2,003.19	1,903.23	2,254.55	2,066.19	1,878.99	1,785.38	2,561.98	2,347.96	2,135.21	2,028.82
93	2,027.68	1,859.04	1,690.41	1,605.41	2,619.65	2,401.78	2,182.62	2,073.68	2,457.56	2,252.29	2,048.16	1,945.51	2,792.67	2,559.43	2,327.45	2,210.82
94	2,211.15	2,026.33	1,841.51	1,749.77	2,855.47	2,617.10	2,379.99	2,260.80	2,678.61	2,455.30	2,231.99	2,120.34	3,043.88	2,790.12	2,536.35	2,409.47

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
24 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	22.70	21.08	19.46	17.84	37.47	34.05	30.65	28.95	35.75	32.19	29.81	28.60	51.08	45.98	42.56	40.86
25-29	26.85	25.06	23.28	21.48	45.11	41.35	37.59	35.71	42.10	38.17	35.54	32.90	60.16	54.51	50.75	47.00
30-34	36.32	34.05	31.79	29.51	61.99	54.82	50.06	47.67	56.73	53.39	48.40	45.07	81.05	76.28	69.13	64.35
35-39	48.33	42.96	40.27	37.59	76.12	70.50	64.85	62.03	73.04	67.10	61.20	57.25	104.32	95.86	87.40	81.77
40-44	56.68	50.72	47.74	44.76	93.98	84.59	78.33	72.06	87.72	81.16	72.38	70.17	125.30	115.92	103.39	100.25
45	59.16	56.04	49.82	46.70	98.07	91.53	81.72	78.45	93.84	84.69	77.81	73.23	134.02	120.95	111.15	104.60
46	62.79	56.51	50.23	47.09	98.89	92.30	82.41	79.11	94.62	87.68	78.45	76.15	135.15	125.26	112.07	108.77
47	63.04	56.74	50.44	50.44	99.30	92.67	82.75	79.44	95.91	86.78	79.94	75.37	139.01	125.78	115.84	109.23
48	63.56	57.20	54.03	50.85	103.45	93.44	83.42	80.09	96.70	89.82	80.59	75.99	140.16	130.15	116.81	110.12
49	64.34	61.12	54.69	51.47	104.71	94.58	87.83	81.08	98.77	89.60	82.69	78.11	145.25	131.74	121.60	114.85
50	68.10	61.62	55.13	51.89	105.57	95.35	88.54	81.72	99.56	92.62	83.34	78.74	146.43	136.21	122.59	115.77
51	68.38	61.86	55.35	52.10	105.98	99.14	88.88	85.47	102.29	93.00	86.02	81.36	150.42	136.75	126.49	119.66
52	68.92	62.35	59.08	55.80	110.27	99.94	89.60	86.15	107.00	97.47	87.99	85.59	155.07	141.29	127.50	124.05
53	69.46	66.16	59.55	56.24	111.15	100.73	93.77	86.84	110.25	100.66	91.07	86.26	159.78	145.88	131.99	125.04
54	73.06	66.41	59.78	56.45	115.06	104.60	94.15	90.67	114.74	104.97	95.22	90.32	163.89	149.93	135.99	129.02
55	73.63	66.93	60.24	56.89	115.97	105.42	94.88	91.37	118.07	108.24	98.39	93.47	168.67	154.63	140.56	133.54
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
36 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	30.81	27.57	25.94	24.32	47.67	44.28	40.86	37.47	45.29	41.72	36.96	35.75	64.70	59.59	52.79	51.08
25-29	35.80	34.02	30.43	28.65	56.38	52.62	47.00	45.11	53.95	48.70	44.74	42.10	77.06	69.54	63.92	60.16
30-34	49.94	45.40	40.86	38.59	78.66	71.52	64.35	61.99	73.42	66.75	60.08	58.41	104.88	95.35	85.81	83.42
35-39	64.45	59.08	53.71	51.01	98.68	90.22	81.77	78.95	92.77	84.88	76.99	73.04	132.51	121.23	109.96	104.32
40-44	74.59	68.62	62.65	59.67	119.05	109.65	100.25	93.98	109.65	100.87	92.10	87.72	156.64	144.11	131.57	125.30
45	80.95	74.72	65.38	62.26	127.49	114.41	104.60	101.34	118.99	107.56	98.41	93.84	169.98	153.64	140.56	134.02
46	81.62	75.34	69.06	65.92	128.55	115.37	105.48	102.18	119.98	110.76	101.52	94.62	171.40	158.22	145.03	135.15
47	81.96	75.65	69.35	66.19	129.09	119.15	105.92	102.60	121.04	111.91	100.50	95.91	175.42	162.17	145.64	139.01
48	82.63	76.28	69.92	66.75	130.15	120.13	106.79	103.45	124.33	112.83	103.60	99.00	180.21	163.51	150.17	143.50
49	86.86	77.21	70.77	67.56	131.74	121.60	111.47	104.71	126.34	114.85	105.64	98.77	185.78	168.90	155.38	145.25
50	87.56	81.08	71.35	68.10	132.80	122.59	112.38	105.57	129.65	118.08	106.50	101.89	190.69	173.67	156.64	149.82
51	87.91	81.40	74.89	71.63	136.75	126.49	112.82	109.41	132.53	120.90	109.27	104.62	194.87	177.78	160.69	153.85
52	91.90	82.05	75.49	72.20	141.29	130.95	117.16	110.27	137.91	126.03	114.14	109.38	199.87	182.63	165.40	158.52
53	92.62	86.01	79.38	72.77	145.88	135.46	121.56	114.62	139.00	129.41	117.44	110.25	201.46	187.57	170.19	159.78
54	96.30	86.34	79.70	76.38	149.93	135.99	125.53	118.55	144.03	131.81	122.04	114.74	205.72	188.29	174.34	163.89
55	97.06	90.37	80.33	76.98	154.63	140.56	130.02	123.00	147.59	135.31	123.00	118.07	210.85	193.28	175.71	168.67
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
48 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	32.43	30.81	27.57	25.94	52.79	49.37	44.28	42.56	50.06	46.49	41.72	40.53	71.52	66.40	59.59	57.89
25-29	39.39	35.80	32.22	30.43	63.92	58.27	52.62	50.75	60.52	55.26	49.99	47.36	86.46	78.95	71.43	67.67
30-34	54.49	49.94	45.40	43.14	85.81	78.66	71.52	69.13	81.78	75.10	68.43	65.08	116.81	107.26	97.73	92.95
35-39	67.13	61.76	56.38	53.71	109.96	101.51	93.05	87.40	104.62	94.74	86.84	82.89	149.44	135.33	124.05	118.43
40-44	80.56	74.59	68.62	65.64	131.57	122.19	109.65	103.39	125.02	114.03	103.09	98.69	178.57	162.90	147.25	140.98
45	87.17	80.95	71.61	68.49	140.56	127.49	117.68	111.15	132.72	121.29	109.84	105.26	189.60	173.26	156.91	150.37
46	87.89	81.62	72.20	69.06	141.74	131.85	118.67	112.07	136.15	124.59	113.08	108.46	194.48	177.99	161.52	154.93
47	88.26	81.96	75.65	69.35	145.64	132.39	122.46	115.84	137.02	125.63	114.21	109.64	198.59	182.03	165.50	158.87
48	88.99	82.63	76.28	73.09	146.83	136.82	123.46	116.81	140.45	128.94	117.44	112.83	203.56	186.88	170.19	163.51
49	93.30	83.64	77.21	73.99	152.01	138.49	124.98	118.23	144.70	130.94	119.45	114.85	212.81	192.54	175.65	168.90
50	94.05	84.32	77.83	74.59	153.24	143.01	129.40	122.59	148.20	136.63	122.72	118.08	217.93	200.91	180.48	173.67
51	97.68	87.91	81.40	74.89	157.26	143.59	129.92	126.49	151.11	137.18	125.56	118.55	222.23	201.70	184.62	174.35
52	98.46	91.90	82.05	78.76	161.97	148.18	134.39	127.50	154.55	142.67	128.39	123.64	223.99	206.76	186.08	179.19
53	102.55	95.93	86.01	82.70	166.72	152.82	138.93	131.99	158.18	146.17	131.82	124.61	229.24	211.88	191.03	180.61
54	106.27	96.30	89.67	83.02	170.86	156.91	142.97	132.49	163.55	148.90	136.69	129.39	233.62	212.70	195.27	184.79
55	110.45	100.41	90.37	87.02	172.19	158.14	144.08	137.05	167.28	152.51	137.75	132.84	238.96	217.88	196.79	189.77
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
60 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	38.92	35.67	32.43	30.81	61.30	56.18	51.08	49.37	58.41	53.64	48.88	46.49	83.42	76.61	69.81	66.40
25-29	44.76	41.17	37.59	35.80	73.30	67.67	60.16	58.27	68.41	63.16	57.89	53.95	97.74	90.22	82.71	77.06
30-34	61.30	56.75	52.21	49.94	100.12	90.59	83.42	78.66	93.44	86.77	78.43	75.10	133.48	123.95	112.02	107.26
35-39	77.87	72.50	64.45	61.76	126.88	115.60	104.32	101.51	120.41	110.53	98.68	94.74	171.98	157.90	140.98	135.33
40-44	95.47	86.53	77.57	74.59	150.37	137.84	125.30	119.05	142.55	131.57	118.43	114.03	203.63	187.97	169.17	162.90
45	99.62	90.29	84.05	77.83	160.18	147.11	134.02	127.49	151.02	139.61	125.87	121.29	215.75	199.41	179.79	173.26
46	100.45	94.17	84.76	81.62	161.52	148.34	135.15	128.55	154.62	143.06	129.21	122.30	220.85	204.37	184.59	174.70
47	100.87	94.56	85.11	81.96	162.17	148.95	135.70	129.09	155.32	141.60	130.19	123.31	225.07	205.21	188.67	178.73
48	104.88	95.35	85.81	82.63	163.51	150.17	136.82	130.15	158.88	145.05	131.26	124.33	230.25	210.23	190.21	180.21
49	106.17	96.51	86.86	83.64	165.52	152.01	138.49	131.74	158.50	147.03	133.23	126.34	233.08	216.19	195.91	185.78
50	107.02	97.29	87.56	84.32	166.85	153.24	139.62	132.80	162.08	148.20	134.30	127.36	238.36	217.93	197.50	187.29
51	110.70	100.94	91.17	87.91	174.35	160.69	143.59	136.75	165.05	151.11	137.18	130.17	242.73	222.23	201.70	191.45
52	111.58	105.02	95.17	88.61	179.19	165.40	151.63	141.29	171.18	156.94	142.67	135.54	248.11	227.44	206.76	196.42
53	115.77	105.85	95.93	92.62	187.57	170.19	156.30	149.35	174.95	160.56	146.17	139.00	253.55	232.70	211.88	201.46
54	119.55	109.58	99.62	92.99	191.77	177.84	160.40	153.42	180.62	165.98	151.33	144.03	258.03	237.11	216.19	205.72
55	123.83	113.79	100.41	97.06	200.30	182.74	165.16	158.14	184.52	169.75	152.51	145.14	263.57	242.48	217.88	207.33
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
72 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	40.54	37.29	34.05	32.43	66.40	61.30	56.18	52.79	61.99	57.20	51.26	48.88	88.54	81.72	73.21	69.81
25-29	48.33	44.76	41.17	37.59	78.95	73.30	65.79	63.92	73.68	67.11	60.52	57.89	105.26	95.86	86.46	82.71
30-34	65.84	61.30	54.49	52.21	109.65	100.12	90.59	85.81	100.12	91.78	83.42	78.43	143.01	131.10	119.19	112.02
35-39	83.24	77.87	69.82	67.13	138.15	126.88	115.60	109.96	128.29	116.46	106.58	100.66	183.26	166.35	152.25	143.80
40-44	101.44	92.49	83.54	80.56	166.04	150.37	137.84	131.57	151.33	140.35	127.19	120.62	216.17	200.49	181.70	172.30
45	105.85	96.51	90.29	84.05	176.53	160.18	147.11	137.30	162.48	148.75	135.02	128.13	232.09	212.49	192.87	183.06
46	106.73	100.45	91.03	84.76	177.99	161.52	148.34	138.44	163.84	152.28	138.44	131.54	234.03	217.56	197.77	187.89
47	110.33	100.87	91.41	85.11	178.73	162.17	148.95	142.31	164.42	150.73	137.02	130.19	238.30	218.45	198.59	188.67
48	111.24	101.71	92.16	88.99	180.21	163.51	150.17	143.50	168.10	154.26	140.45	133.55	243.60	223.58	203.56	193.56
49	112.60	102.95	93.30	90.08	182.41	165.52	152.01	145.25	167.68	153.90	140.09	133.23	246.58	226.32	206.05	195.91
50	113.51	103.78	94.05	90.80	183.87	166.85	153.24	146.43	171.36	157.46	143.58	136.63	251.98	231.55	211.12	200.91
51	117.22	107.44	97.68	91.17	191.45	174.35	157.26	150.42	174.35	160.43	146.45	137.18	256.40	235.90	215.38	201.70
52	118.15	108.31	98.46	95.17	196.42	179.19	165.40	155.07	180.70	166.45	149.79	142.67	261.89	241.22	217.10	206.76
53	122.39	112.47	102.55	95.93	204.92	187.57	170.19	163.24	184.54	167.79	153.38	146.17	267.44	243.13	222.28	211.88
54	126.19	116.23	102.95	99.62	212.70	191.77	174.34	167.36	190.38	173.32	158.68	151.33	271.98	247.57	226.64	216.19
55	127.18	117.14	107.10	100.41	217.88	200.30	182.74	172.19	194.35	177.11	162.36	152.51	277.61	253.02	231.93	217.88
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
96 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	45.40	42.16	37.29	35.67	74.91	68.10	61.30	59.59	69.13	63.17	57.20	54.82	98.75	90.23	81.72	78.33
25-29	53.71	50.13	44.76	42.96	88.34	80.83	73.30	69.54	81.58	75.00	68.41	64.48	116.54	107.13	97.74	92.10
30-34	72.65	68.10	61.30	59.02	121.56	109.65	100.12	95.35	111.80	101.79	93.44	88.45	159.70	145.41	133.48	126.34
35-39	93.98	85.93	77.87	75.19	152.25	140.98	126.88	121.23	142.09	130.26	118.43	112.50	203.00	186.08	169.17	160.71
40-44	110.39	101.44	92.49	89.50	181.70	169.17	153.51	144.11	168.87	155.72	140.35	133.78	241.22	222.43	200.49	191.11
45	118.30	108.96	99.62	93.40	196.13	179.79	163.45	153.64	180.79	164.76	148.75	141.88	258.24	235.36	212.49	202.68
46	119.29	109.87	100.45	94.17	197.77	181.30	164.81	154.93	182.30	168.45	152.28	145.37	260.39	240.61	217.56	207.66
47	119.78	110.33	100.87	94.56	198.59	182.03	165.50	155.56	182.70	166.72	153.01	143.88	264.79	241.62	221.75	208.51
48	123.95	111.24	101.71	98.52	200.23	183.54	166.85	156.85	186.50	170.37	154.26	147.37	270.30	246.95	223.58	213.57
49	125.47	112.60	102.95	99.73	202.68	185.78	168.90	158.77	188.36	172.27	156.18	149.30	276.99	253.35	229.69	219.57
50	126.48	116.75	103.78	100.53	204.31	187.29	170.26	160.05	189.89	173.67	159.79	150.51	279.22	255.39	234.96	221.34
51	130.24	117.22	107.44	100.94	211.97	194.87	174.35	167.52	192.95	176.66	160.43	153.42	283.76	259.83	235.90	225.63
52	131.27	121.43	111.58	105.02	217.10	199.87	182.63	172.30	199.74	183.10	166.45	159.31	289.47	265.34	241.22	230.89
53	135.62	125.70	112.47	109.16	225.77	208.39	187.57	180.61	203.70	186.92	170.15	160.56	295.23	270.92	246.59	232.70
54	139.47	126.19	116.23	109.58	233.62	216.19	195.27	184.79	209.91	192.84	175.74	165.98	299.87	275.46	251.06	237.11
55	143.91	130.53	117.14	113.79	242.48	221.40	200.30	193.28	214.03	196.79	179.58	169.75	305.73	281.13	256.53	242.48
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
120 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	48.65	43.78	40.54	38.92	80.03	73.21	66.40	63.00	73.89	67.94	60.79	58.41	105.57	97.05	86.84	83.42
25-29	57.28	53.71	48.33	46.54	93.98	86.46	78.95	75.19	86.84	80.27	72.37	69.74	124.05	114.66	103.39	99.62
30-34	79.45	72.65	65.84	61.30	128.72	119.19	107.26	102.49	118.47	108.47	98.46	93.44	169.23	154.94	140.63	133.48
35-39	99.35	91.30	83.24	80.56	163.53	149.44	135.33	129.70	151.98	138.15	126.30	120.41	217.10	197.37	180.44	171.98
40-44	119.35	110.39	98.46	95.47	197.37	178.57	162.90	156.64	179.81	166.67	151.33	142.55	256.89	238.08	216.17	203.63
45	127.65	115.20	105.85	99.62	209.21	189.60	173.26	163.45	192.22	176.21	160.18	153.33	274.60	251.71	228.83	219.02
46	128.71	116.15	106.73	100.45	210.96	191.18	174.70	168.11	196.13	179.98	163.84	154.62	280.19	257.11	234.03	220.85
47	129.24	119.78	107.18	100.87	211.83	195.28	175.42	168.81	196.41	180.42	162.15	155.32	284.65	261.48	235.00	225.07
48	130.31	120.77	108.05	104.88	213.57	196.89	176.86	170.19	198.03	181.92	165.77	156.58	286.99	263.63	240.27	226.92
49	131.91	122.25	109.38	106.17	216.19	199.31	179.03	172.27	199.85	183.76	167.68	158.50	293.88	270.23	246.58	233.08
50	136.21	123.23	113.51	107.02	217.93	200.91	180.48	173.67	203.77	187.55	169.03	162.08	299.66	275.83	248.58	238.36
51	136.75	126.98	113.95	110.70	225.63	205.13	188.03	177.78	206.92	190.64	172.05	165.05	304.27	280.34	252.99	242.73
52	141.13	131.27	118.15	111.58	234.32	213.65	196.42	186.08	214.02	197.34	178.34	168.82	310.14	286.02	258.45	244.66
53	145.54	132.32	122.39	115.77	243.13	222.28	201.46	191.03	218.09	201.31	182.13	172.55	316.07	291.76	263.97	250.08
54	149.44	136.15	122.87	116.23	251.06	230.14	209.21	198.75	224.56	207.48	187.97	178.19	320.79	296.39	268.49	254.54
55	153.95	140.56	127.18	120.49	260.05	238.96	217.88	203.81	228.79	211.54	191.87	182.03	326.82	302.21	274.10	260.05
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
15% Increase to Current Annual Premiums
Annual Premiums in Year 1 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
Unlimited

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	55.13	50.27	45.40	43.78	90.64	83.67	76.71	71.47	84.20	76.88	70.77	67.11	120.29	109.83	101.11	95.88
25-29	64.45	59.08	53.71	51.91	107.77	100.06	90.46	86.61	99.69	91.60	83.52	79.48	142.40	130.86	119.31	113.54
30-34	88.54	81.72	72.65	70.37	148.88	134.24	122.02	117.14	136.65	124.73	114.46	107.63	195.22	178.16	163.51	153.76
35-39	112.78	102.04	93.98	88.61	187.65	173.20	155.87	150.10	173.79	159.63	145.49	137.40	248.25	228.06	207.84	196.29
40-44	134.26	122.33	110.39	104.42	224.51	205.26	186.04	176.42	206.55	190.85	172.90	163.91	295.08	272.63	246.97	234.14
45	143.21	130.76	118.30	112.08	237.64	217.56	200.80	190.77	220.24	201.49	182.75	175.72	314.59	287.82	261.05	251.02
46	144.41	131.85	119.29	113.01	239.61	222.73	202.48	192.37	224.43	205.53	186.63	177.17	320.61	293.61	266.62	253.12
47	145.00	132.39	119.78	113.48	240.60	223.65	203.32	193.17	224.47	205.75	187.06	177.69	325.31	298.20	271.09	257.53
48	146.20	133.48	120.77	117.59	242.59	225.49	205.00	194.76	228.67	209.82	190.97	181.53	331.42	304.09	276.76	263.09
49	147.98	135.11	125.47	119.04	249.00	228.25	207.49	197.13	230.47	211.65	190.49	181.09	338.92	311.25	280.14	266.31
50	149.18	139.45	126.48	119.99	251.01	230.09	209.17	198.73	234.70	213.36	194.38	184.92	345.16	313.77	285.88	271.93
51	153.03	140.01	126.98	123.73	259.01	238.02	213.53	203.01	238.02	218.97	197.58	188.03	350.03	322.01	290.54	276.53
52	157.53	144.41	131.27	124.72	268.13	246.96	222.28	211.69	245.88	226.41	204.49	194.75	356.35	328.13	296.36	282.24
53	162.08	148.86	135.62	129.01	277.37	256.02	231.15	220.47	250.27	230.63	208.56	198.77	362.71	334.26	302.28	288.04
54	166.04	152.75	139.47	132.84	285.59	264.18	239.20	228.47	257.40	237.41	214.92	204.93	367.71	339.16	307.00	292.72
55	170.68	157.30	143.91	133.87	298.63	273.44	248.26	233.88	264.47	241.78	219.11	209.05	377.79	345.39	313.03	298.63
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Individual
24 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	21.79	20.23	18.68	17.12	35.96	32.69	29.42	27.78	34.32	30.90	28.61	27.47	49.03	44.14	40.86	39.23
25-29	23.35	21.79	20.23	18.68	39.23	35.96	32.69	31.06	36.61	33.19	30.90	28.61	52.31	47.40	44.14	40.86
30-34	24.91	23.35	21.79	20.23	42.49	37.60	34.32	32.69	38.90	36.61	33.19	30.90	55.57	52.31	47.40	44.14
35-39	28.02	24.91	23.35	21.79	44.14	40.86	37.60	35.96	42.34	38.90	35.48	33.19	60.47	55.57	50.68	47.40
40-44	29.57	26.47	24.91	23.35	49.03	44.14	40.86	37.60	45.76	42.34	37.78	36.61	65.39	60.47	53.94	52.31
45	29.57	28.02	24.91	23.35	49.03	45.76	40.86	39.23	46.92	42.34	38.90	36.61	67.01	60.47	55.57	52.31
46	31.13	28.02	24.91	23.35	49.03	45.76	40.86	39.23	46.92	43.49	38.90	37.78	67.01	62.11	55.57	53.94
47	31.13	28.02	24.91	24.91	49.03	45.76	40.86	39.23	47.38	42.85	39.48	37.22	68.64	62.11	57.20	53.94
48	31.13	28.02	26.47	24.91	50.68	45.76	40.86	39.23	47.38	43.99	39.48	37.22	68.64	63.74	57.20	53.94
49	31.13	29.57	26.47	24.91	50.68	45.76	42.49	39.23	47.78	43.34	40.01	37.80	70.28	63.74	58.85	55.57
50	32.69	29.57	26.47	24.91	50.68	45.76	42.49	39.23	47.78	44.46	40.01	37.80	70.28	65.39	58.85	55.57
51	32.69	29.57	26.47	24.91	50.68	47.40	42.49	40.86	48.91	44.46	41.12	38.90	71.92	65.39	60.47	57.20
52	32.69	29.57	28.02	26.47	52.31	47.40	42.49	40.86	50.75	46.24	41.74	40.60	73.56	67.01	60.47	58.85
53	32.69	31.13	28.02	26.47	52.31	47.40	44.14	40.86	51.89	47.38	42.85	40.60	75.18	68.64	62.11	58.85
54	34.25	31.13	28.02	26.47	53.94	49.03	44.14	42.49	53.78	49.21	44.63	42.34	76.82	70.28	63.74	60.47
55	34.25	31.13	28.02	26.47	53.94	49.03	44.14	42.49	54.92	50.34	45.76	43.49	78.46	71.92	65.39	62.11
56	37.36	34.25	31.13	29.57	58.48	53.27	48.06	46.12	58.30	53.38	48.46	46.12	80.96	74.14	67.31	64.06
57	40.48	35.80	32.69	31.13	63.00	57.50	52.01	49.75	60.92	55.73	50.52	48.17	83.45	76.34	69.22	65.99
58	42.04	38.92	35.80	34.25	67.52	61.74	55.94	53.38	64.48	58.91	53.36	50.95	85.96	78.55	71.15	67.93
59	45.14	42.04	37.36	35.80	72.06	65.96	59.88	57.01	68.10	62.18	56.27	53.80	88.44	80.76	73.07	69.85
60	48.26	43.58	40.48	38.92	76.60	70.20	63.83	60.64	71.86	65.56	59.24	56.72	90.96	82.97	75.00	71.80
61	52.92	48.26	43.58	42.04	82.33	75.31	68.62	65.10	77.39	70.58	64.04	61.01	97.98	89.35	81.05	77.22
62	57.60	52.92	48.26	45.14	88.07	80.41	73.40	69.56	82.96	75.64	68.83	65.30	104.99	95.74	87.12	82.67
63	62.27	57.60	51.36	49.82	93.82	85.52	78.19	74.04	89.62	81.70	74.54	70.45	112.02	102.12	93.18	88.07
64	66.94	60.71	56.04	52.92	99.56	90.62	82.97	78.50	95.23	86.81	79.40	74.81	119.04	108.49	99.25	93.50
65	71.60	65.39	59.15	56.04	105.31	95.74	87.77	82.97	100.84	91.91	84.25	79.14	126.06	114.89	105.31	98.92
66	79.39	73.16	66.94	63.83	115.20	105.12	96.02	90.97	109.96	100.50	91.84	86.48	135.76	124.08	113.38	106.78
67	88.74	80.95	73.16	70.04	125.11	114.52	104.26	98.96	117.83	107.95	98.38	92.82	145.45	133.28	121.46	114.60
68	96.52	88.74	80.95	76.27	135.00	123.90	112.51	106.96	127.22	116.83	106.22	100.40	155.15	142.49	129.54	122.45
69	105.85	96.52	87.18	84.06	144.91	133.28	120.77	114.94	135.18	124.38	112.86	106.82	164.86	151.68	137.63	130.27
70	113.63	104.30	94.96	90.28	154.81	142.67	129.01	122.94	144.88	133.52	120.92	114.65	174.54	160.88	145.70	138.12
71	130.75	119.87	108.96	102.74	176.06	160.88	147.23	139.63	165.74	151.73	138.98	131.32	197.30	180.61	165.43	156.34
72	146.32	135.43	122.98	116.75	197.30	180.61	163.92	156.34	187.06	171.59	156.11	148.37	220.08	201.86	183.65	174.54
73	163.45	149.44	136.98	129.19	217.04	200.34	182.14	173.03	208.84	191.88	174.90	165.77	242.84	223.12	203.38	192.76
74	180.58	165.01	149.44	143.22	238.28	218.56	198.83	188.21	231.08	212.59	192.77	183.54	265.61	244.36	221.59	210.97
75	196.14	180.58	163.45	155.66	259.54	238.28	215.52	204.90	253.76	232.39	212.36	201.67	288.36	264.10	241.32	229.19
76	225.71	207.02	188.35	179.02	292.93	268.64	244.36	232.22	283.15	260.45	236.41	224.38	321.76	295.97	268.64	254.99
77	255.29	233.50	213.26	202.37	324.79	299.00	271.68	258.02	312.53	287.15	260.45	248.42	355.14	326.32	295.97	282.29
78	284.86	259.97	236.62	225.71	358.18	329.35	299.00	283.82	341.93	313.87	285.82	271.14	388.54	356.68	324.79	308.11
79	314.45	287.98	261.52	249.06	391.57	359.71	326.32	309.61	372.64	340.58	309.86	293.83	423.46	387.02	352.10	333.90
80	342.46	314.45	286.42	270.85	424.96	390.06	353.64	336.94	402.02	368.63	333.90	317.87	456.85	418.88	379.43	361.21
81	367.37	336.24	305.10	291.10	455.32	417.38	379.43	359.71	430.07	394.01	357.94	340.58	488.71	447.74	406.75	387.02
82	393.83	361.15	328.45	312.89	488.71	447.74	406.75	387.02	462.12	423.38	384.65	365.95	525.13	481.13	437.10	415.86
83	426.52	390.72	354.91	337.80	528.17	484.16	440.14	417.38	498.19	456.78	415.38	395.34	566.11	519.06	472.02	449.24
84	462.32	423.41	384.49	365.81	572.18	525.13	476.57	453.82	540.92	495.50	451.43	428.72	614.68	563.08	512.99	487.20
85	504.35	462.32	420.29	398.51	623.78	572.18	520.60	494.77	590.34	540.92	491.48	467.46	670.84	614.68	558.53	531.20
86	549.49	502.79	457.64	434.30	679.94	623.78	567.64	538.79	642.43	589.00	535.58	508.86	730.03	669.32	608.62	578.26
87	599.30	549.49	498.12	473.22	742.18	679.94	617.71	587.36	701.20	642.43	583.66	554.28	796.81	730.03	663.25	629.86
88	652.22	597.74	543.26	516.82	808.96	740.65	673.87	640.49	763.97	699.85	637.09	605.03	868.14	795.30	723.96	687.54
89	711.40	652.22	593.09	563.51	881.81	807.42	734.58	698.16	832.08	762.62	693.19	658.45	945.55	866.63	787.70	748.25
90	775.20	711.40	646.01	613.31	960.73	880.27	799.85	760.39	906.88	832.08	755.95	718.54	1,030.55	945.55	859.03	816.53
91	845.26	775.20	703.61	669.36	1,047.23	959.20	872.70	828.67	989.68	906.88	824.06	782.66	1,124.64	1,030.55	936.44	889.38
92	921.54	843.71	767.42	728.51	1,141.33	1,045.73	950.09	903.06	1,077.84	988.34	898.86	853.46	1,224.80	1,123.12	1,021.44	969.84
93	1,004.03	919.98	835.92	795.44	1,243.02	1,139.82	1,036.62	985.02	1,175.33	1,077.84	979.00	930.92	1,335.59	1,224.80	1,112.50	1,057.87
94	1,094.32	1,002.47	912.19	867.06	1,355.34	1,243.02	1,129.19	1,073.03	1,280.84	1,174.01	1,067.16	1,013.74	1,455.50	1,334.09	1,212.67	1,151.95

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Individual
36 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	29.57	26.47	24.91	23.35	45.76	42.49	39.23	35.96	43.49	40.04	35.48	34.32	62.11	57.20	50.68	49.03
25-29	31.13	29.57	26.47	24.91	49.03	45.76	40.86	39.23	46.92	42.34	38.90	36.61	67.01	60.47	55.57	52.31
30-34	34.25	31.13	28.02	26.47	53.94	49.03	44.14	42.49	50.34	45.76	41.20	40.04	71.92	65.39	58.85	57.20
35-39	37.36	34.25	31.13	29.57	57.20	52.31	47.40	45.76	53.78	49.21	44.63	42.34	76.82	70.28	63.74	60.47
40-44	38.92	35.80	32.69	31.13	62.11	57.20	52.31	49.03	57.20	52.63	48.05	45.76	81.72	75.18	68.64	65.39
45	40.48	37.36	32.69	31.13	63.74	57.20	52.31	50.68	59.50	53.78	49.21	46.92	85.00	76.82	70.28	67.01
46	40.48	37.36	34.25	32.69	63.74	57.20	52.31	50.68	59.50	54.92	50.34	46.92	85.00	78.46	71.92	67.01
47	40.48	37.36	34.25	32.69	63.74	58.85	52.31	50.68	59.78	55.26	49.62	47.38	86.63	80.10	71.92	68.64
48	40.48	37.36	34.25	32.69	63.74	58.85	52.31	50.68	60.90	55.26	50.75	48.49	88.26	80.10	73.56	70.28
49	42.04	37.36	34.25	32.69	63.74	58.85	53.94	50.68	61.14	55.57	51.12	47.78	89.89	81.72	75.18	70.28
50	42.04	38.92	34.25	32.69	63.74	58.85	53.94	50.68	62.24	56.68	51.12	48.91	91.54	83.35	75.18	71.92
51	42.04	38.92	35.80	34.25	65.39	60.47	53.94	52.31	63.36	57.79	52.25	50.02	93.17	85.00	76.82	73.56
52	43.58	38.92	35.80	34.25	67.01	62.11	55.57	52.31	65.41	59.78	54.13	51.89	94.81	86.63	78.46	75.18
53	43.58	40.48	37.36	34.25	68.64	63.74	57.20	53.94	65.41	60.90	55.26	51.89	94.81	88.26	80.10	75.18
54	45.14	40.48	37.36	35.80	70.28	63.74	58.85	55.57	67.51	61.79	57.20	53.78	96.43	88.26	81.72	76.82
55	45.14	42.04	37.36	35.80	71.92	65.39	60.47	57.20	68.64	62.94	57.20	54.92	98.06	89.89	81.72	78.46
56	48.26	45.14	40.48	38.92	76.69	69.85	64.33	61.08	73.72	67.63	61.31	58.75	102.40	93.94	85.16	81.60
57	51.36	46.70	42.04	40.48	81.44	74.33	68.20	64.96	77.90	71.52	64.68	61.85	106.70	97.98	88.61	84.73
58	54.48	49.82	45.14	43.58	86.21	78.82	72.06	68.83	83.28	76.52	69.04	65.90	111.04	102.02	92.05	87.88
59	57.60	52.92	46.70	45.14	90.97	83.28	75.91	72.71	88.81	81.66	73.52	70.07	115.34	106.06	95.48	91.00
60	59.15	54.48	49.82	46.70	95.74	87.77	79.78	76.60	94.55	86.98	78.14	74.39	119.68	110.10	98.92	94.14
61	65.39	60.71	54.48	51.36	104.03	95.42	86.81	82.97	101.10	92.77	83.70	79.67	127.97	117.44	105.95	100.84
62	71.60	65.39	59.15	56.04	112.33	103.09	93.82	89.35	107.65	98.59	89.24	84.97	136.27	124.78	112.97	107.54
63	76.27	70.04	63.83	60.71	120.62	110.75	100.84	95.74	115.66	105.70	95.98	91.38	144.56	132.11	119.99	114.24
64	82.50	76.27	68.48	65.39	128.92	118.40	107.86	102.12	122.29	111.56	101.59	96.77	152.87	139.46	127.00	120.96
65	88.74	80.95	73.16	70.04	137.21	126.06	114.89	108.49	128.92	117.44	107.23	102.12	161.16	146.80	134.03	127.66
66	99.62	90.28	82.50	77.83	150.16	137.88	125.60	118.97	141.31	128.81	117.59	111.98	174.44	159.04	145.18	138.25
67	110.52	101.18	91.84	87.18	163.08	149.70	136.32	129.44	152.09	138.72	126.60	120.54	187.76	171.24	156.30	148.84
68	121.42	110.52	101.18	94.96	176.00	161.52	147.04	139.93	164.87	150.44	137.32	130.73	201.05	183.48	167.45	159.43
69	130.75	119.87	108.96	104.30	188.94	173.34	157.75	150.41	175.78	160.48	146.44	139.40	214.37	195.70	178.57	170.02
70	141.66	130.75	118.31	112.08	201.86	185.17	168.47	160.88	188.96	172.58	157.48	149.90	227.66	207.94	189.72	180.61
71	165.01	151.00	136.98	130.75	229.19	210.97	191.23	182.14	216.73	198.88	179.76	170.84	258.02	236.77	214.01	203.38
72	186.79	171.23	155.66	147.88	256.50	235.25	214.01	203.38	243.83	224.47	203.83	193.50	286.86	264.10	239.81	227.66
73	208.58	191.46	174.35	165.01	283.82	261.06	236.77	224.63	272.80	250.61	227.12	216.67	317.21	291.40	264.10	251.95
74	231.94	211.70	193.02	183.68	311.14	285.32	259.54	247.39	302.38	277.28	252.20	239.00	347.57	318.72	289.90	274.72
75	253.73	233.50	211.70	200.81	338.46	311.14	282.29	268.64	332.58	304.51	276.47	263.12	377.93	346.03	314.17	299.00
76	289.54	266.18	241.28	230.38	382.46	350.60	318.72	303.54	372.64	341.93	309.86	295.16	423.46	388.54	352.10	335.42
77	326.89	298.88	272.41	258.41	426.49	391.57	356.68	338.46	412.72	377.99	343.26	327.23	468.98	429.53	390.06	371.86
78	362.69	333.12	301.98	287.98	470.50	432.56	393.10	373.36	452.78	415.38	377.99	357.94	514.52	472.02	429.53	406.75
79	400.07	365.81	333.12	316.00	514.52	472.02	429.53	408.28	492.85	451.43	411.36	390.00	560.04	512.99	467.46	443.17
80	435.86	400.07	362.69	345.58	558.53	512.99	465.95	443.17	532.92	488.83	444.76	422.04	605.58	555.49	505.42	479.60
81	466.99	428.08	389.16	368.93	597.98	547.90	499.34	473.53	570.31	523.56	475.48	451.43	648.07	594.95	540.31	512.99
82	501.24	459.20	417.18	396.95	643.52	590.40	535.78	509.95	613.06	562.30	511.54	486.16	696.64	638.96	581.29	552.46
83	541.70	496.56	451.43	428.08	695.12	637.45	578.26	549.42	662.46	607.69	551.62	524.89	752.80	690.56	626.82	596.47
84	586.86	538.60	488.78	465.43	754.32	690.56	628.34	596.47	718.54	658.45	599.69	568.98	816.53	748.25	681.47	646.55
85	639.78	586.86	533.93	507.47	821.10	752.80	684.50	651.11	784.01	718.54	653.11	619.72	890.92	816.53	742.18	704.23
86	697.37	639.78	582.18	552.61	895.45	821.10	746.72	708.78	854.78	782.66	711.89	675.82	971.34	889.38	808.96	767.98
87	761.20	697.37	633.56	602.42	975.91	895.45	813.49	772.52	930.92	853.46	775.99	737.26	1,057.87	969.84	881.81	837.78
88	829.68	759.64	691.14	656.90	1,063.94	975.91	886.34	842.34	1,015.06	930.92	845.45	804.02	1,153.48	1,057.87	960.73	913.67
89	904.42	828.14	753.41	716.05	1,159.55	1,062.41	966.80	918.23	1,105.86	1,013.74	921.56	876.14	1,256.66	1,151.95	1,047.23	995.63
90	985.34	902.86	820.36	779.88	1,264.27	1,159.55	1,053.30	1,000.19	1,206.05	1,105.86	1,004.38	954.95	1,370.52	1,256.66	1,141.33	1,085.17
91	1,074.08	983.81	895.07	849.92	1,378.09	1,262.74	1,148.92	1,091.24	1,314.23	1,204.72	1,095.19	1,040.44	1,493.44	1,368.98	1,244.54	1,182.31
92	1,170.60	1,072.52	974.46	926.20	1,502.54	1,376.58	1,252.13	1,188.38	1,433.10	1,312.91	1,194.01	1,133.93	1,628.52	1,491.94	1,356.84	1,288.56
93	1,274.88	1,169.04	1,063.18	1,010.26	1,637.63	1,501.04	1,364.45	1,296.13	1,561.33	1,431.77	1,300.87	1,236.77	1,774.22	1,627.01	1,478.27	1,405.40
94	1,390.08	1,274.88	1,158.13	1,100.56	1,784.83	1,636.10	1,487.36	1,413.01	1,701.55	1,559.96	1,418.40	1,347.62	1,933.58	1,772.71	1,611.83	1,531.39

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Individual
48 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	31.13	29.57	26.47	24.91	50.68	47.40	42.49	40.86	48.05	44.63	40.04	38.90	68.64	63.74	57.20	55.57
25-29	34.25	31.13	28.02	26.47	55.57	50.68	45.76	44.14	52.63	48.05	43.49	41.20	75.18	68.64	62.11	58.85
30-34	37.36	34.25	31.13	29.57	58.85	53.94	49.03	47.40	56.06	51.49	46.92	44.63	80.10	73.56	67.01	63.74
35-39	38.92	35.80	32.69	31.13	63.74	58.85	53.94	50.68	60.65	54.92	50.34	48.05	86.63	78.46	71.92	68.64
40-44	42.04	38.92	35.80	34.25	68.64	63.74	57.20	53.94	65.22	59.50	53.78	51.49	93.17	85.00	76.82	73.56
45	43.58	40.48	35.80	34.25	70.28	63.74	58.85	55.57	66.36	60.65	54.92	52.63	94.81	86.63	78.46	75.18
46	43.58	40.48	35.80	34.25	70.28	65.39	58.85	55.57	67.51	61.79	56.06	53.78	96.43	88.26	80.10	76.82
47	43.58	40.48	37.36	34.25	71.92	65.39	60.47	57.20	67.66	62.03	56.40	54.13	98.06	89.89	81.72	78.46
48	43.58	40.48	37.36	35.80	71.92	67.01	60.47	57.20	68.80	63.14	57.52	55.26	99.71	91.54	83.35	80.10
49	45.14	40.48	37.36	35.80	73.56	67.01	60.47	57.20	70.02	63.36	57.79	55.57	102.97	93.17	85.00	81.72
50	45.14	40.48	37.36	35.80	73.56	68.64	62.11	58.85	71.14	65.58	58.90	56.68	104.60	96.43	86.63	83.35
51	46.70	42.04	38.92	35.80	75.18	68.64	62.11	60.47	72.24	65.58	60.04	56.68	106.25	96.43	88.26	83.35
52	46.70	43.58	38.92	37.36	76.82	70.28	63.74	60.47	73.31	67.66	60.90	58.63	106.25	98.06	88.26	85.00
53	48.26	45.14	40.48	38.92	78.46	71.92	65.39	62.11	74.44	68.80	62.03	58.63	107.88	99.71	89.89	85.00
54	49.82	45.14	42.04	38.92	80.10	73.56	67.01	62.11	76.66	69.80	64.07	60.65	109.50	99.71	91.54	86.63
55	51.36	46.70	42.04	40.48	80.10	73.56	67.01	63.74	77.81	70.93	64.07	61.79	111.14	101.33	91.54	88.26
56	54.48	49.82	45.14	43.58	86.41	79.27	72.12	68.56	83.32	76.08	68.81	66.24	115.73	105.65	95.57	91.99
57	57.60	52.92	48.26	46.70	92.72	84.98	77.22	73.34	87.80	80.26	72.71	69.89	120.30	109.94	99.60	95.71
58	62.27	56.04	51.36	48.26	99.05	90.70	82.33	78.17	93.66	85.70	77.72	74.59	124.87	114.26	103.62	99.46
59	65.39	59.15	54.48	51.36	105.36	96.41	87.43	82.96	99.67	91.28	82.90	79.45	129.44	118.56	107.65	103.16
60	68.48	62.27	57.60	54.48	111.68	102.12	92.54	87.77	105.89	97.06	88.24	84.47	134.03	122.86	111.68	106.91
61	74.71	68.48	62.27	59.15	120.31	110.10	99.89	94.78	113.20	103.86	94.28	90.25	143.28	131.47	119.34	114.24
62	79.39	73.16	66.94	63.83	128.92	118.07	107.23	101.81	120.50	110.68	100.34	96.06	152.53	140.10	127.00	121.60
63	85.62	77.83	71.60	66.94	137.54	126.06	114.56	108.83	129.43	118.96	107.74	103.14	161.80	148.70	134.66	128.92
64	91.84	84.06	76.27	71.60	146.16	134.03	121.90	115.85	136.82	125.87	113.86	109.01	171.04	157.33	142.32	136.27
65	96.52	88.74	80.95	76.27	154.78	142.02	129.25	122.86	144.24	132.76	119.99	114.89	180.31	165.94	149.98	143.60
66	108.96	99.62	91.84	87.18	169.96	155.81	141.95	134.71	159.12	146.38	132.36	126.49	196.44	180.71	163.40	156.16
67	121.42	112.08	101.18	96.52	185.14	169.61	154.66	146.57	172.21	158.34	143.22	136.68	212.60	195.48	176.81	168.72
68	133.87	122.98	112.08	105.85	200.32	183.38	167.35	158.42	187.57	172.42	155.98	148.66	228.74	210.25	190.22	181.30
69	146.32	133.87	122.98	116.75	215.52	197.17	180.06	170.28	200.82	184.52	166.97	158.95	244.91	225.02	203.62	193.85
70	158.78	146.32	132.31	126.10	230.70	210.97	192.76	182.14	216.67	199.03	180.14	171.32	261.06	239.81	217.04	206.41
71	185.23	169.67	154.10	146.32	261.06	239.81	218.56	206.41	248.60	226.93	206.53	196.33	295.97	270.14	245.88	233.74
72	210.14	193.02	175.90	166.57	292.93	268.64	244.36	232.22	279.95	256.74	233.51	221.90	329.35	302.04	274.72	261.06
73	236.62	216.37	196.14	186.79	323.28	297.47	270.14	256.50	313.26	287.15	261.06	248.00	364.25	333.90	303.54	288.36
74	261.52	239.72	217.93	207.02	355.14	324.79	295.97	280.79	347.28	318.23	289.18	274.64	399.17	365.78	332.39	315.68
75	286.42	263.06	239.72	227.27	385.50	353.64	321.76	305.08	381.98	349.93	317.87	301.85	434.06	397.64	361.21	343.00
76	334.68	306.66	278.64	264.62	443.17	406.75	368.82	350.60	432.73	396.68	360.61	343.26	491.75	450.78	409.79	390.06
77	381.37	348.68	317.56	301.98	500.84	458.35	417.38	396.13	484.84	444.76	404.70	384.65	550.93	505.42	459.89	437.10
78	428.08	392.28	356.47	339.35	557.00	511.49	464.42	441.67	536.92	492.85	447.42	424.70	610.13	560.04	508.45	482.64
79	474.78	435.86	395.39	376.72	614.68	563.08	511.49	487.20	589.00	539.58	490.18	466.14	669.32	613.16	557.00	529.70
80	523.03	479.44	435.86	414.07	672.36	616.20	560.04	531.20	641.09	587.66	534.24	507.53	728.51	667.80	607.09	576.73
81	558.83	512.14	465.43	442.08	719.41	658.69	599.51	569.15	685.18	627.73	571.62	542.26	778.60	713.34	649.58	616.20
82	600.86	551.05	501.24	476.34	772.52	708.78	643.52	611.65	737.26	675.82	614.38	583.66	837.78	767.98	698.16	663.25
83	649.13	594.65	540.16	513.70	834.74	764.94	695.12	660.22	796.02	729.23	663.79	630.41	904.56	828.67	754.32	716.38
84	703.61	646.01	586.86	557.27	906.10	830.21	754.32	716.38	864.14	792.02	719.90	683.83	981.98	900.02	818.06	777.08
85	767.42	703.61	639.78	607.09	986.52	904.56	822.60	781.63	941.60	862.80	784.01	745.26	1,069.99	980.45	890.92	846.89
86	835.92	767.42	697.37	661.57	1,076.06	986.52	896.99	851.45	1,025.72	940.26	854.78	812.03	1,165.62	1,068.48	971.34	922.78
87	912.19	835.92	759.64	722.28	1,173.20	1,074.55	977.41	928.85	1,117.90	1,025.72	932.24	885.50	1,270.34	1,165.62	1,059.37	1,006.26
88	993.13	910.63	828.14	786.11	1,277.92	1,171.69	1,065.44	1,012.33	1,219.40	1,117.90	1,016.40	965.64	1,385.69	1,270.34	1,154.99	1,097.32
89	1,083.42	993.13	902.86	857.71	1,393.27	1,276.42	1,161.06	1,103.39	1,328.92	1,218.07	1,107.23	1,052.45	1,510.15	1,384.16	1,258.20	1,195.97
90	1,179.92	1,081.86	983.81	933.98	1,519.26	1,391.76	1,265.77	1,202.04	1,447.79	1,327.57	1,207.38	1,145.94	1,645.21	1,508.62	1,372.02	1,302.20
91	1,287.35	1,179.92	1,072.52	1,018.04	1,655.84	1,517.72	1,379.62	1,309.80	1,578.68	1,446.46	1,315.57	1,250.12	1,793.94	1,643.70	1,494.97	1,420.58
92	1,402.54	1,285.79	1,169.04	1,109.88	1,804.58	1,654.32	1,504.08	1,428.19	1,720.24	1,577.34	1,434.43	1,362.31	1,954.82	1,792.44	1,630.04	1,548.08
93	1,528.63	1,400.98	1,274.88	1,211.06	1,966.97	1,803.05	1,639.14	1,557.18	1,875.17	1,718.92	1,562.64	1,485.18	2,130.89	1,953.32	1,775.75	1,687.72
94	1,667.16	1,527.07	1,388.53	1,320.02	2,143.03	1,965.47	1,786.37	1,696.82	2,044.80	1,873.85	1,704.23	1,618.75	2,323.64	2,129.38	1,936.61	1,839.48

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Individual
60 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	37.36	34.25	31.13	29.57	58.85	53.94	49.03	47.40	56.06	51.49	46.92	44.63	80.10	73.56	67.01	63.74
25-29	38.92	35.80	32.69	31.13	63.74	58.85	52.31	50.68	59.50	54.92	50.34	46.92	85.00	78.46	71.92	67.01
30-34	42.04	38.92	35.80	34.25	68.64	62.11	57.20	53.94	64.07	59.50	53.78	51.49	91.54	85.00	76.82	73.56
35-39	45.14	42.04	37.36	35.80	73.56	67.01	60.47	58.85	69.80	64.07	57.20	54.92	99.71	91.54	81.72	78.46
40-44	49.82	45.14	40.48	38.92	78.46	71.92	65.39	62.11	74.39	68.64	61.79	59.50	106.25	98.06	88.26	85.00
45	49.82	45.14	42.04	38.92	80.10	73.56	67.01	63.74	75.52	69.80	62.94	60.65	107.88	99.71	89.89	86.63
46	49.82	46.70	42.04	40.48	80.10	73.56	67.01	63.74	76.66	70.93	64.07	60.65	109.50	101.33	91.54	86.63
47	49.82	46.70	42.04	40.48	80.10	73.56	67.01	63.74	76.70	69.92	64.30	60.90	111.14	101.33	93.17	88.26
48	51.36	46.70	42.04	40.48	80.10	73.56	67.01	63.74	77.82	71.04	64.30	60.90	112.78	102.97	93.17	88.26
49	51.36	46.70	42.04	40.48	80.10	73.56	67.01	63.74	76.70	71.14	64.46	61.14	112.78	104.60	94.81	89.89
50	51.36	46.70	42.04	40.48	80.10	73.56	67.01	63.74	77.81	71.14	64.46	61.14	114.42	104.60	94.81	89.89
51	52.92	48.26	43.58	42.04	83.35	76.82	68.64	65.39	78.91	72.24	65.58	62.24	116.04	106.25	96.43	91.54
52	52.92	49.82	45.14	42.04	85.00	78.46	71.92	67.01	81.20	74.44	67.66	64.30	117.68	107.88	98.06	93.17
53	54.48	49.82	45.14	43.58	88.26	80.10	73.56	70.28	82.33	75.55	68.80	65.41	119.32	109.50	99.71	94.81
54	56.04	51.36	46.70	43.58	89.89	83.35	75.18	71.92	84.66	77.81	70.93	67.51	120.96	111.14	101.33	96.43
55	57.60	52.92	46.70	45.14	93.17	85.00	76.82	73.56	85.82	78.95	70.93	67.51	122.58	112.78	101.33	96.43
56	60.71	56.04	51.36	48.26	99.74	90.97	82.52	78.64	92.90	85.40	76.99	73.24	129.04	118.62	106.92	101.72
57	65.39	60.71	54.48	52.92	106.32	96.95	88.21	83.70	98.88	90.86	82.13	78.11	135.46	124.46	112.50	107.00
58	70.04	65.39	59.15	56.04	112.90	102.92	93.91	88.78	106.43	97.74	88.57	84.24	141.90	130.33	118.09	112.30
59	74.71	68.48	62.27	59.15	119.47	108.90	99.61	93.85	114.20	104.84	95.22	90.53	148.33	136.16	123.66	117.58
60	79.39	73.16	66.94	63.83	126.06	114.89	105.31	98.92	122.27	112.18	102.11	97.06	154.78	142.02	129.25	122.86
61	85.62	79.39	71.60	68.48	135.31	123.52	112.97	106.27	131.09	120.25	109.42	103.86	165.94	152.23	138.49	131.47
62	91.84	84.06	76.27	73.16	144.56	132.11	120.62	113.60	139.93	128.33	116.74	110.68	177.11	162.44	147.76	140.10
63	98.06	90.28	82.50	77.83	153.82	140.74	128.28	120.96	150.62	138.12	125.60	118.96	188.27	172.66	157.01	148.70
64	104.30	96.52	87.18	82.50	163.08	149.34	135.95	128.28	159.55	146.29	133.02	125.87	199.45	182.87	166.26	157.33
65	110.52	101.18	91.84	87.18	172.32	157.97	143.60	135.62	168.48	154.45	140.41	132.76	210.61	193.08	175.51	165.94
66	126.10	115.19	104.30	99.62	190.07	174.32	158.30	149.78	185.17	169.62	154.31	145.90	228.60	209.40	190.50	180.11
67	140.10	127.66	116.75	110.52	207.82	190.70	172.97	163.94	199.72	182.83	166.44	157.36	246.58	225.73	205.49	194.27
68	154.10	141.66	127.66	121.42	225.56	207.07	187.67	178.09	216.94	198.48	180.79	170.92	264.55	242.05	220.46	208.44
69	168.11	154.10	140.10	132.31	243.31	223.44	202.34	192.26	231.67	211.87	193.08	182.53	282.53	258.40	235.44	222.60
70	182.14	166.57	152.54	144.77	261.06	239.81	217.04	206.41	249.42	228.01	207.85	196.51	300.50	274.72	250.43	236.77
71	210.14	193.02	175.90	166.57	297.47	271.68	247.39	235.25	283.02	260.09	235.86	224.38	336.94	309.61	280.79	267.11
72	238.16	219.49	199.25	188.35	333.90	305.08	277.75	264.10	318.66	292.85	265.75	252.85	374.89	344.53	312.65	297.47
73	267.74	244.40	222.60	211.70	370.32	338.46	308.11	292.93	355.02	326.32	296.29	281.94	412.82	379.43	344.53	327.83
74	295.76	270.85	245.94	233.50	405.24	371.86	338.46	321.76	392.17	360.48	327.48	310.31	450.78	414.35	376.39	356.68
75	323.77	295.76	269.29	255.29	441.67	405.24	368.82	350.60	430.07	394.01	359.28	340.58	488.71	447.74	408.28	387.02
76	368.93	337.80	306.66	292.64	499.34	458.35	415.86	396.13	482.16	442.08	402.02	381.98	547.90	502.38	456.85	434.06
77	420.29	386.04	350.24	333.12	564.60	517.56	470.50	446.21	539.58	495.50	450.10	427.39	613.16	563.08	511.49	485.68
78	470.11	431.20	392.28	372.04	626.82	573.70	522.10	496.31	594.34	544.92	495.50	470.14	675.40	619.24	563.08	534.24
79	518.35	474.78	431.20	409.39	682.98	626.82	569.15	540.31	641.09	587.66	534.24	507.53	728.51	667.80	607.09	576.73
80	558.83	512.14	465.43	442.08	737.62	676.91	614.68	584.33	693.19	635.75	576.98	548.94	787.70	722.44	655.66	623.78
81	597.74	547.94	498.12	473.22	789.23	723.96	657.18	625.31	741.25	679.82	618.40	586.33	842.34	772.52	702.71	666.29
82	642.89	589.97	535.48	509.03	848.41	777.08	707.27	672.36	797.36	730.57	663.79	630.41	906.10	830.21	754.32	716.38
83	694.26	636.66	579.07	549.49	916.70	839.32	763.43	725.47	860.12	789.35	717.23	681.16	977.41	896.99	815.03	774.05
84	753.41	691.14	628.88	596.18	994.12	910.63	828.67	787.70	933.60	856.13	778.67	739.92	1,060.91	972.88	884.84	840.82
85	821.90	753.41	684.92	650.68	1,083.66	994.12	903.06	857.52	1,017.73	933.60	848.11	805.37	1,156.51	1,060.91	963.77	915.20
86	895.07	820.36	745.63	708.28	1,180.79	1,082.14	985.02	934.92	1,109.88	1,017.73	924.24	878.81	1,261.24	1,156.51	1,050.26	998.66
87	976.02	895.07	814.12	772.09	1,287.02	1,180.79	1,073.03	1,019.92	1,210.06	1,108.54	1,008.38	957.62	1,375.06	1,259.70	1,145.88	1,088.21
88	1,064.74	976.02	887.28	842.15	1,403.90	1,287.02	1,170.17	1,110.97	1,318.25	1,208.71	1,097.87	1,043.10	1,498.01	1,373.54	1,247.58	1,185.35
89	1,159.69	1,063.18	966.67	918.42	1,529.87	1,402.38	1,274.88	1,211.15	1,437.11	1,316.90	1,198.03	1,137.94	1,633.07	1,496.47	1,361.41	1,293.10
90	1,264.00	1,158.13	1,053.85	1,000.92	1,667.99	1,528.36	1,390.24	1,320.42	1,566.66	1,435.76	1,304.89	1,239.43	1,780.30	1,631.56	1,482.83	1,408.44
91	1,377.62	1,262.44	1,148.80	1,091.21	1,816.73	1,666.46	1,514.69	1,438.80	1,706.88	1,565.32	1,422.41	1,351.63	1,939.64	1,778.78	1,616.38	1,535.94
92	1,502.16	1,376.06	1,251.54	1,189.27	1,980.64	1,815.19	1,651.28	1,567.82	1,860.50	1,705.57	1,550.64	1,473.18	2,114.20	1,938.14	1,762.08	1,674.06
93	1,637.59	1,500.60	1,363.62	1,296.67	2,159.72	1,979.11	1,800.01	1,708.96	2,028.78	1,859.16	1,690.87	1,605.40	2,305.43	2,112.67	1,921.44	1,824.30
94	1,783.91	1,636.03	1,486.60	1,413.42	2,354.00	2,158.21	1,960.90	1,863.76	2,210.41	2,026.10	1,841.81	1,749.64	2,511.84	2,302.39	2,092.94	1,988.22

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Individual
72 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	38.92	35.80	32.69	31.13	63.74	58.85	53.94	50.68	59.50	54.92	49.21	46.92	85.00	78.46	70.28	67.01
25-29	42.04	38.92	35.80	32.69	68.64	63.74	57.20	55.57	64.07	58.36	52.63	50.34	91.54	83.35	75.18	71.92
30-34	45.14	42.04	37.36	35.80	75.18	68.64	62.11	58.85	68.64	62.94	57.20	53.78	98.06	89.89	81.72	76.82
35-39	48.26	45.14	40.48	38.92	80.10	73.56	67.01	63.74	74.39	67.51	61.79	58.36	106.25	96.43	88.26	83.35
40-44	52.92	48.26	43.58	42.04	86.63	78.46	71.92	68.64	78.95	73.22	66.36	62.94	112.78	104.60	94.81	89.89
45	52.92	48.26	45.14	42.04	88.26	80.10	73.56	68.64	81.24	74.39	67.51	64.07	116.04	106.25	96.43	91.54
46	52.92	49.82	45.14	42.04	88.26	80.10	73.56	68.64	81.24	75.52	68.64	65.22	116.04	107.88	98.06	93.17
47	54.48	49.82	45.14	42.04	88.26	80.10	73.56	70.28	81.20	74.44	67.66	64.30	117.68	107.88	98.06	93.17
48	54.48	49.82	45.14	43.58	88.26	80.10	73.56	70.28	82.33	75.55	68.80	65.41	119.32	109.50	99.71	94.81
49	54.48	49.82	45.14	43.58	88.26	80.10	73.56	70.28	81.13	74.46	67.79	64.46	119.32	109.50	99.71	94.81
50	54.48	49.82	45.14	43.58	88.26	80.10	73.56	70.28	82.25	75.56	68.92	65.58	120.96	111.14	101.33	96.43
51	56.04	51.36	46.70	43.58	91.54	83.35	75.18	71.92	83.35	76.70	70.02	65.58	122.58	112.78	102.97	96.43
52	56.04	51.36	46.70	45.14	93.17	85.00	78.46	73.56	85.72	78.95	71.04	67.66	124.21	114.42	102.97	98.06
53	57.60	52.92	48.26	45.14	96.43	88.26	80.10	76.82	86.84	78.95	72.19	68.80	125.86	114.42	104.60	99.71
54	59.15	54.48	48.26	46.70	99.71	89.89	81.72	78.46	89.24	81.24	74.39	70.93	127.49	116.04	106.25	101.33
55	59.15	54.48	49.82	46.70	101.33	93.17	85.00	80.10	90.40	82.37	75.52	70.93	129.13	117.68	107.88	101.33
56	63.83	59.15	52.92	51.36	108.50	99.74	90.97	85.76	98.27	89.86	82.13	77.45	136.49	124.78	114.07	107.56
57	68.48	63.83	57.60	54.48	115.68	106.32	96.95	91.45	105.00	96.29	87.78	83.06	143.86	131.87	120.25	113.78
58	73.16	66.94	60.71	57.60	122.86	112.90	102.92	97.14	113.42	104.23	94.84	90.00	151.21	138.98	126.44	120.00
59	77.83	71.60	65.39	62.27	130.03	119.47	108.90	102.82	122.10	112.49	102.12	97.18	158.58	146.08	132.64	126.22
60	82.50	76.27	68.48	65.39	137.21	126.06	114.89	108.49	131.09	121.01	109.67	104.62	165.94	153.18	138.83	132.44
61	90.28	82.50	74.71	71.60	146.47	134.66	122.54	115.85	140.93	129.84	117.73	112.18	178.39	164.34	149.03	142.02
62	98.06	88.74	80.95	77.83	155.74	143.28	130.20	123.18	150.77	138.65	125.80	119.76	190.82	175.51	159.24	151.58
63	104.30	96.52	87.18	82.50	164.99	151.90	137.87	130.52	162.62	149.34	135.58	128.92	203.29	186.68	169.45	161.16
64	112.08	102.74	93.40	88.74	174.24	160.52	145.52	137.87	172.57	158.29	143.74	136.58	215.72	197.86	179.66	170.74
65	119.87	108.96	99.62	94.96	183.50	169.13	153.18	145.20	182.53	167.22	151.90	144.24	228.17	209.03	189.88	180.31
66	135.43	124.54	112.08	107.40	202.96	186.60	169.28	160.48	200.46	183.64	166.80	158.39	247.49	226.70	205.92	195.55
67	151.00	138.54	124.54	118.31	222.42	204.07	185.39	175.75	216.12	197.98	179.82	170.74	266.82	244.42	221.99	210.78
68	165.01	152.54	138.54	130.75	241.87	221.56	201.50	191.03	234.62	214.91	195.19	185.34	286.14	262.09	238.03	226.03
69	180.58	166.57	151.00	143.22	261.34	239.02	217.61	206.33	250.50	229.44	208.37	197.83	305.47	279.79	254.10	241.26
70	196.14	180.58	163.45	155.66	280.79	256.50	233.74	221.59	269.58	246.90	224.23	212.90	324.79	297.47	270.14	256.50
71	227.27	207.02	188.35	179.02	320.24	292.93	267.11	253.46	307.25	281.76	256.25	243.50	365.78	335.42	305.08	289.90
72	256.85	235.06	214.81	203.93	359.71	329.35	299.00	283.82	344.45	316.08	287.70	273.50	405.24	371.86	338.46	321.76
73	286.42	263.06	239.72	227.27	399.17	365.78	332.39	315.68	383.74	352.43	319.80	304.13	446.21	409.79	371.86	353.64
74	317.56	291.10	264.62	250.62	438.64	402.20	365.78	346.03	423.85	388.21	352.56	335.40	487.20	446.21	405.24	385.50
75	347.12	319.12	289.54	275.53	478.09	437.10	397.64	377.93	464.78	426.06	387.32	367.28	528.17	484.16	440.14	417.38
76	396.95	362.69	330.01	314.45	538.79	494.77	449.24	426.49	519.55	476.82	432.73	411.36	590.40	541.82	491.75	467.46
77	451.43	414.07	376.72	358.03	610.13	558.53	508.45	482.64	582.32	534.24	484.84	460.79	661.73	607.09	550.93	523.63
78	505.91	463.87	421.85	400.07	676.91	620.75	564.60	535.78	641.09	587.66	534.24	507.53	728.51	667.80	607.09	576.73
79	557.27	510.58	463.87	440.52	737.62	675.40	614.68	584.33	691.84	634.42	576.98	547.60	786.19	720.92	655.66	622.27
80	600.86	551.05	501.24	476.34	796.81	730.03	663.25	631.38	746.60	685.18	622.39	591.67	848.41	778.60	707.27	672.36
81	642.89	589.97	535.48	509.03	852.96	781.63	710.30	675.40	800.04	733.25	666.47	633.07	909.13	833.24	757.36	719.41
82	691.14	633.56	575.95	547.94	916.70	839.32	763.43	725.47	858.80	788.00	715.88	679.82	975.91	895.45	813.49	772.52
83	747.19	684.92	622.66	591.53	989.56	907.60	824.14	783.16	928.25	850.79	773.33	734.58	1,054.84	966.80	878.77	834.74
84	811.01	742.52	675.58	641.34	1,073.03	983.48	895.45	849.92	1,007.04	922.91	838.75	797.36	1,144.37	1,048.76	953.12	906.10
85	882.62	809.45	736.28	698.93	1,170.17	1,073.03	975.91	925.81	1,097.87	1,005.72	914.88	869.48	1,247.58	1,142.86	1,039.66	988.06
86	963.55	882.62	801.67	762.76	1,274.88	1,168.66	1,062.41	1,009.30	1,196.70	1,096.54	997.70	946.96	1,359.88	1,246.06	1,133.75	1,076.06
87	1,049.17	962.00	874.84	831.24	1,390.24	1,274.88	1,158.02	1,100.35	1,304.89	1,195.36	1,087.18	1,032.42	1,482.83	1,358.38	1,235.44	1,173.20
88	1,144.13	1,049.17	952.67	905.98	1,516.22	1,388.72	1,262.74	1,200.53	1,421.06	1,303.55	1,184.68	1,125.91	1,614.86	1,481.29	1,346.23	1,279.45
89	1,246.87	1,142.57	1,038.29	986.90	1,651.28	1,514.69	1,376.58	1,308.28	1,549.30	1,421.06	1,291.52	1,226.08	1,760.57	1,614.86	1,467.65	1,393.27
90	1,358.94	1,245.31	1,133.23	1,075.64	1,800.01	1,651.28	1,501.04	1,425.16	1,689.54	1,547.98	1,407.71	1,336.93	1,919.93	1,759.04	1,599.68	1,519.26
91	1,481.93	1,357.39	1,234.42	1,172.15	1,962.43	1,798.51	1,636.10	1,554.16	1,840.45	1,688.20	1,534.62	1,457.15	2,091.42	1,918.40	1,743.88	1,655.84
92	1,614.24	1,480.37	1,344.94	1,278.00	2,140.00	1,960.90	1,783.33	1,693.79	2,006.08	1,839.13	1,672.18	1,588.03	2,279.63	2,089.91	1,900.19	1,804.58
93	1,760.57	1,612.68	1,466.36	1,393.19	2,331.22	2,136.96	1,942.68	1,845.55	2,187.70	2,004.74	1,823.09	1,732.27	2,486.03	2,278.12	2,071.69	1,968.50
94	1,917.79	1,759.01	1,598.68	1,519.28	2,542.20	2,329.72	2,118.74	2,012.50	2,384.05	2,185.03	1,987.37	1,887.20	2,709.14	2,482.99	2,258.38	2,144.54

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Individual
96 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	43.58	40.48	35.80	34.25	71.92	65.39	58.85	57.20	66.36	60.65	54.92	52.63	94.81	86.63	78.46	75.18
25-29	46.70	43.58	38.92	37.36	76.82	70.28	63.74	60.47	70.93	65.22	59.50	56.06	101.33	93.17	85.00	80.10
30-34	49.82	46.70	42.04	40.48	83.35	75.18	68.64	65.39	76.66	69.80	64.07	60.65	109.50	99.71	91.54	86.63
35-39	54.48	49.82	45.14	43.58	88.26	81.72	73.56	70.28	82.37	75.52	68.64	65.22	117.68	107.88	98.06	93.17
40-44	57.60	52.92	48.26	46.70	94.81	88.26	80.10	75.18	88.10	81.24	73.22	69.80	125.86	116.04	104.60	99.71
45	59.15	54.48	49.82	46.70	98.06	89.89	81.72	76.82	90.40	82.37	74.39	70.93	129.13	117.68	106.25	101.33
46	59.15	54.48	49.82	46.70	98.06	89.89	81.72	76.82	90.40	83.53	75.52	72.10	129.13	119.32	107.88	102.97
47	59.15	54.48	49.82	46.70	98.06	89.89	81.72	76.82	90.23	82.33	75.55	71.04	130.75	119.32	109.50	102.97
48	60.71	54.48	49.82	48.26	98.06	89.89	81.72	76.82	91.34	83.45	75.55	72.19	132.40	120.96	109.50	104.60
49	60.71	54.48	49.82	48.26	98.06	89.89	81.72	76.82	91.14	83.35	75.56	72.24	134.03	122.58	111.14	106.25
50	60.71	56.04	49.82	48.26	98.06	89.89	81.72	76.82	91.14	83.35	76.70	72.24	134.03	122.58	112.78	106.25
51	62.27	56.04	51.36	48.26	101.33	93.17	83.35	80.10	92.26	84.47	76.70	73.34	135.67	124.21	112.78	107.88
52	62.27	57.60	52.92	49.82	102.97	94.81	86.63	81.72	94.74	86.84	78.95	75.55	137.29	125.86	114.42	109.50
53	63.83	59.15	52.92	51.36	106.25	98.06	88.26	85.00	95.86	87.96	80.06	75.55	138.92	127.49	116.04	109.50
54	65.39	59.15	54.48	51.36	109.50	101.33	91.54	86.63	98.40	90.40	82.37	77.81	140.57	129.13	117.68	111.14
55	66.94	60.71	54.48	52.92	112.78	102.97	93.17	89.89	99.55	91.54	83.53	78.95	142.20	130.75	119.32	112.78
56	71.60	65.39	59.15	56.04	120.54	110.15	99.74	95.86	108.56	99.67	90.78	86.10	150.78	138.43	126.10	119.58
57	76.27	70.04	63.83	60.71	128.30	117.31	106.32	101.81	116.34	106.66	97.00	92.27	159.35	146.10	132.85	126.38
58	80.95	74.71	68.48	63.83	136.07	124.49	112.90	107.76	125.95	115.33	104.72	99.89	167.93	153.79	139.63	133.19
59	87.18	79.39	71.60	68.48	143.82	131.64	119.47	113.71	135.91	124.31	112.73	107.80	176.51	161.46	146.40	139.99
60	91.84	84.06	76.27	73.16	151.58	138.83	126.06	119.68	146.21	133.61	121.01	115.98	185.09	169.13	153.18	146.80
61	99.62	91.84	82.50	79.39	162.11	148.39	134.99	127.97	156.79	143.45	130.09	124.30	198.48	181.58	164.66	157.33
62	107.40	99.62	90.28	85.62	172.66	157.97	143.92	136.27	167.38	153.28	139.16	132.60	211.88	194.02	176.15	167.84
63	116.75	105.85	96.52	91.84	183.17	167.54	152.87	144.56	180.23	165.17	150.11	142.72	225.30	206.47	187.64	178.39
64	124.54	113.63	104.30	98.06	193.72	177.11	161.80	152.87	190.96	175.13	159.31	151.14	238.70	218.90	199.12	188.90
65	132.31	121.42	110.52	105.85	204.23	186.68	170.74	161.16	201.67	185.09	168.48	159.55	252.10	231.36	210.61	199.45
66	149.44	136.98	124.54	118.31	225.61	206.41	188.50	178.09	221.63	203.51	185.17	175.46	273.62	251.26	228.60	216.62
67	166.57	152.54	138.54	132.31	247.00	226.15	206.26	195.05	239.08	219.64	199.72	189.37	295.14	271.18	246.58	233.81
68	183.68	168.11	152.54	146.32	268.38	245.88	224.02	211.98	259.66	238.66	216.94	205.80	316.67	291.06	264.55	250.98
69	200.81	183.68	168.11	158.78	289.76	265.61	241.78	228.92	277.31	255.00	231.67	219.89	338.18	310.97	282.53	268.16
70	217.93	199.25	182.14	172.79	311.14	285.32	259.54	245.88	298.56	274.62	249.42	236.82	359.71	330.86	300.50	285.32
71	252.18	230.38	210.14	199.25	355.14	324.79	295.97	280.79	340.40	312.35	284.30	269.00	405.24	371.86	338.46	320.24
72	284.86	261.52	238.16	225.71	399.17	365.78	332.39	315.68	383.16	350.89	318.66	303.17	450.78	412.82	374.89	356.68
73	319.12	292.64	266.18	252.18	443.17	405.24	368.82	350.60	426.82	390.28	355.02	338.08	496.31	453.82	412.82	393.10
74	351.80	322.24	294.20	278.64	485.68	446.21	405.24	385.50	470.06	431.77	392.17	372.36	540.31	496.31	450.78	427.99
75	386.04	353.36	322.24	305.10	529.70	485.68	441.67	418.88	515.54	472.80	430.07	408.70	585.84	537.28	488.71	464.42
76	440.52	403.16	365.81	348.68	599.51	549.42	499.34	473.53	576.98	528.90	480.82	456.78	655.66	601.02	546.38	519.06
77	501.24	459.20	417.18	396.95	676.91	620.75	564.60	535.78	646.42	593.00	538.26	511.54	734.58	673.87	611.65	581.29
78	561.95	515.26	468.55	445.20	751.28	689.05	625.31	594.95	711.89	651.76	593.00	563.63	808.96	740.65	673.87	640.49
79	617.99	566.62	515.26	488.78	818.06	751.28	682.98	648.07	767.98	703.87	639.77	607.69	872.70	799.85	727.00	690.56
80	667.80	611.76	555.73	527.70	884.84	810.46	737.62	699.67	829.40	759.97	691.84	657.12	942.52	863.59	786.19	746.72
81	714.49	653.78	594.65	565.06	945.55	866.63	789.23	749.76	888.17	813.38	739.92	702.53	1,009.30	924.30	840.82	798.31
82	767.42	703.61	639.78	607.09	1,016.88	931.88	846.89	805.92	953.60	874.81	794.69	755.95	1,083.66	994.12	903.06	859.03
83	828.14	759.64	691.14	655.34	1,098.84	1,006.26	915.20	869.66	1,031.08	944.28	858.80	816.05	1,171.69	1,073.03	975.91	927.34
84	899.74	825.02	748.75	711.40	1,191.42	1,092.77	992.59	944.03	1,117.90	1,024.42	932.24	885.50	1,270.34	1,164.10	1,059.37	1,006.26
85	980.69	898.19	817.24	775.20	1,299.17	1,191.42	1,082.14	1,029.01	1,219.40	1,116.56	1,015.06	964.31	1,385.69	1,268.81	1,153.48	1,095.80
86	1,067.86	979.13	890.40	845.26	1,416.05	1,297.66	1,180.79	1,121.60	1,328.92	1,218.07	1,107.23	1,051.12	1,510.15	1,384.16	1,258.20	1,194.46
87	1,164.36	1,067.86	969.78	921.54	1,543.54	1,414.51	1,287.02	1,221.77	1,447.79	1,327.57	1,206.05	1,145.94	1,645.21	1,508.62	1,370.52	1,302.20
88	1,268.66	1,162.81	1,056.96	1,005.59	1,683.16	1,542.01	1,402.38	1,332.55	1,578.68	1,446.46	1,315.57	1,250.12	1,793.94	1,643.70	1,494.97	1,420.58
89	1,383.85	1,268.66	1,153.48	1,095.88	1,833.41	1,681.64	1,528.36	1,452.47	1,720.24	1,577.34	1,433.10	1,362.31	1,954.82	1,792.44	1,628.52	1,548.08
90	1,508.38	1,382.29	1,256.22	1,193.95	1,998.85	1,831.90	1,666.46	1,583.00	1,875.17	1,718.92	1,562.64	1,485.18	2,130.89	1,953.32	1,775.75	1,687.72
91	1,643.82	1,506.83	1,369.85	1,301.35	2,179.45	1,997.33	1,815.19	1,725.66	2,043.47	1,873.85	1,702.90	1,618.75	2,322.11	2,129.38	1,935.11	1,839.48
92	1,791.70	1,642.26	1,492.81	1,418.10	2,375.24	2,176.42	1,979.11	1,880.47	2,227.78	2,042.14	1,856.48	1,764.34	2,531.57	2,320.61	2,109.64	2,004.92
93	1,953.59	1,790.14	1,626.68	1,545.74	2,589.24	2,373.72	2,156.69	2,048.93	2,428.12	2,226.46	2,023.43	1,921.94	2,759.23	2,530.06	2,299.36	2,184.01
94	2,127.94	1,952.03	1,774.57	1,685.83	2,821.45	2,586.20	2,350.97	2,234.10	2,647.15	2,426.78	2,206.42	2,095.56	3,008.12	2,757.71	2,507.28	2,381.32

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Individual
120 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	46.70	42.04	38.92	37.36	76.82	70.28	63.74	60.47	70.93	65.22	58.36	56.06	101.33	93.17	83.35	80.10
25-29	49.82	46.70	42.04	40.48	81.72	75.18	68.64	65.39	75.52	69.80	62.94	60.65	107.88	99.71	89.89	86.63
30-34	54.48	49.82	45.14	42.04	88.26	81.72	73.56	70.28	81.24	74.39	67.51	64.07	116.04	106.25	96.43	91.54
35-39	57.60	52.92	48.26	46.70	94.81	86.63	78.46	75.18	88.10	80.10	73.22	69.80	125.86	114.42	104.60	99.71
40-44	62.27	57.60	51.36	49.82	102.97	93.17	85.00	81.72	93.82	86.95	78.95	74.39	134.03	124.21	112.78	106.25
45	63.83	57.60	52.92	49.82	104.60	94.81	86.63	81.72	96.11	88.10	80.10	76.66	137.29	125.86	114.42	109.50
46	63.83	57.60	52.92	49.82	104.60	94.81	86.63	83.35	97.26	89.24	81.24	76.66	138.92	127.49	116.04	109.50
47	63.83	59.15	52.92	49.82	104.60	96.43	86.63	83.35	97.00	89.11	80.06	76.70	140.57	129.13	116.04	111.14
48	63.83	59.15	52.92	51.36	104.60	96.43	86.63	83.35	97.00	89.11	81.20	76.70	140.57	129.13	117.68	111.14
49	63.83	59.15	52.92	51.36	104.60	96.43	86.63	83.35	96.70	88.91	81.13	76.70	142.20	130.75	119.32	112.78
50	65.39	59.15	54.48	51.36	104.60	96.43	86.63	83.35	97.80	90.01	81.13	77.81	143.83	132.40	119.32	114.42
51	65.39	60.71	54.48	52.92	107.88	98.06	89.89	85.00	98.92	91.14	82.25	78.91	145.46	134.03	120.96	116.04
52	66.94	62.27	56.04	52.92	111.14	101.33	93.17	88.26	101.51	93.60	84.60	80.06	147.11	135.67	122.58	116.04
53	68.48	62.27	57.60	54.48	114.42	104.60	94.81	89.89	102.64	94.74	85.72	81.20	148.74	137.29	124.21	117.68
54	70.04	63.83	57.60	54.48	117.68	107.88	98.06	93.17	105.26	97.26	88.10	83.53	150.36	138.92	125.86	119.32
55	71.60	65.39	59.15	56.04	120.96	111.14	101.33	94.81	106.42	98.40	89.24	84.66	152.00	140.57	127.49	120.96
56	76.27	70.04	63.83	60.71	129.31	118.92	108.20	101.69	116.04	107.16	97.09	92.18	161.17	148.84	134.87	128.04
57	82.50	74.71	68.48	65.39	137.66	126.68	115.06	108.58	124.34	114.68	103.84	98.63	170.35	157.10	142.24	135.12
58	87.18	79.39	73.16	68.48	146.03	134.45	121.91	115.48	134.63	124.02	112.21	106.64	179.51	165.36	149.60	142.20
59	91.84	85.62	77.83	73.16	154.39	142.21	128.77	122.35	145.28	133.69	120.88	114.94	188.68	173.63	156.97	149.29
60	98.06	90.28	80.95	77.83	162.74	149.98	135.62	129.25	156.30	143.70	129.84	123.54	197.86	181.90	164.34	156.37
61	107.40	98.06	88.74	84.06	173.92	159.89	144.88	137.87	167.65	154.04	139.40	132.60	212.22	194.98	176.47	167.84
62	115.19	105.85	96.52	91.84	185.09	169.76	154.13	146.47	178.99	164.38	149.00	141.68	226.57	208.07	188.60	179.34
63	124.54	113.63	104.30	98.06	196.26	179.66	163.38	155.09	192.74	176.93	160.57	152.65	240.94	221.15	200.74	190.82
64	133.87	121.42	110.52	105.85	207.43	189.55	172.66	163.70	204.23	187.39	170.28	161.86	255.29	234.23	212.86	202.32
65	141.66	130.75	118.31	112.08	218.60	199.45	181.90	172.32	215.72	197.86	179.98	171.04	269.65	247.32	224.98	213.80
66	160.33	146.32	133.87	127.66	241.37	220.58	201.07	190.68	237.18	217.56	197.90	187.97	292.82	268.58	244.33	232.06
67	179.02	163.45	149.44	141.66	264.12	241.69	220.24	209.03	255.96	234.77	213.59	202.75	316.00	289.84	263.69	250.31
68	196.14	180.58	163.45	155.66	286.87	262.82	239.41	227.39	278.11	255.12	232.09	220.22	339.17	311.11	283.04	268.56
69	214.81	197.70	179.02	169.67	309.64	283.94	258.58	245.74	297.12	272.56	247.97	235.19	362.33	332.38	302.41	286.80
70	233.50	213.26	194.58	185.23	332.39	305.08	277.75	264.10	319.97	293.53	267.06	253.20	385.50	353.64	321.76	305.08
71	269.29	247.50	224.15	213.26	379.43	347.57	317.21	300.50	364.61	334.03	303.42	288.12	434.06	397.64	361.21	343.00
72	305.10	280.20	253.73	241.28	426.49	391.57	355.14	338.46	410.23	375.42	341.87	323.82	482.64	441.67	402.20	380.96
73	340.90	312.89	284.86	269.29	473.53	434.06	394.61	374.89	455.54	417.67	379.84	361.56	529.70	485.68	441.67	420.42
74	376.72	345.58	314.45	298.88	520.60	476.57	434.06	411.31	503.09	460.82	419.89	398.76	578.26	529.70	482.64	458.35
75	412.51	378.26	344.02	326.89	567.64	520.60	472.02	449.24	551.62	506.20	459.44	436.74	626.82	575.22	522.10	496.31
76	470.11	431.20	392.28	372.04	640.49	587.36	534.24	506.92	618.40	566.29	514.20	488.83	702.71	643.52	584.33	555.49
77	537.04	491.90	446.76	424.96	723.96	663.25	604.06	573.70	691.84	634.42	576.98	547.60	786.19	720.92	655.66	622.27
78	600.86	551.05	501.24	476.34	804.38	737.62	669.32	635.93	761.29	697.19	634.42	602.35	865.10	792.26	720.92	684.50
79	661.57	605.53	551.05	523.03	875.74	802.88	730.03	693.60	821.39	753.28	685.18	650.44	933.41	856.00	778.60	739.14
80	714.49	653.78	594.65	565.06	945.55	868.14	789.23	749.76	888.17	813.38	739.92	702.53	1,009.30	924.30	840.82	798.31
81	764.32	700.49	636.66	603.97	1,012.33	928.85	843.85	801.35	949.62	870.82	792.02	751.94	1,079.10	989.56	900.02	854.48
82	820.36	753.41	684.92	650.68	1,088.21	997.15	907.60	862.07	1,020.40	936.26	850.79	808.03	1,159.55	1,063.94	966.80	918.23
83	887.28	812.57	739.40	702.05	1,176.24	1,077.59	978.95	930.37	1,103.20	1,011.06	918.89	873.47	1,253.63	1,148.92	1,044.19	992.59
84	962.00	882.62	801.67	761.20	1,274.88	1,168.66	1,062.41	1,009.30	1,196.70	1,096.54	997.70	946.96	1,359.88	1,246.06	1,133.75	1,076.06
85	1,049.17	962.00	873.28	829.68	1,390.24	1,274.88	1,158.02	1,100.35	1,303.55	1,195.36	1,087.18	1,032.42	1,481.29	1,358.38	1,235.44	1,173.20
86	1,142.57	1,047.61	952.67	904.42	1,514.69	1,388.72	1,262.74	1,199.00	1,421.06	1,303.55	1,184.68	1,125.91	1,614.86	1,481.29	1,346.23	1,279.45
87	1,245.31	1,142.57	1,038.29	986.90	1,651.28	1,514.69	1,376.58	1,308.28	1,549.30	1,419.74	1,291.52	1,226.08	1,760.57	1,613.34	1,467.65	1,393.27
88	1,358.94	1,245.31	1,131.68	1,075.64	1,800.01	1,649.77	1,501.04	1,425.16	1,689.54	1,547.98	1,407.71	1,336.93	1,919.93	1,759.04	1,599.68	1,519.26
89	1,480.37	1,357.39	1,234.42	1,172.15	1,962.43	1,798.51	1,636.10	1,554.16	1,840.45	1,686.88	1,534.62	1,457.15	2,091.42	1,916.89	1,743.88	1,655.84
90	1,614.24	1,478.81	1,344.94	1,278.00	2,138.47	1,960.90	1,783.33	1,693.79	2,006.08	1,839.13	1,672.18	1,588.03	2,279.63	2,089.91	1,900.19	1,804.58
91	1,759.01	1,612.68	1,466.36	1,393.19	2,331.22	2,136.96	1,942.68	1,845.55	2,187.70	2,004.74	1,823.09	1,730.94	2,486.03	2,278.12	2,071.69	1,966.97
92	1,917.79	1,757.45	1,597.12	1,517.72	2,542.20	2,329.72	2,117.23	2,012.50	2,384.05	2,185.03	1,987.37	1,887.20	2,709.14	2,482.99	2,258.38	2,144.54
93	2,089.02	1,916.23	1,741.87	1,654.70	2,769.85	2,539.16	2,308.46	2,193.12	2,599.08	2,382.71	2,165.00	2,056.82	2,953.49	2,707.62	2,460.24	2,337.29
94	2,277.36	2,087.46	1,897.54	1,802.58	3,018.77	2,768.34	2,516.39	2,390.42	2,832.80	2,596.40	2,360.00	2,242.49	3,219.10	2,950.45	2,681.82	2,548.27

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Individual
Unlimited

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	52.92	48.26	43.58	42.04	87.02	80.32	73.62	68.62	80.84	73.80	67.96	64.43	115.48	105.43	97.06	92.05
25-29	56.04	51.36	46.70	45.14	93.72	87.02	78.66	75.31	86.69	79.66	72.62	69.11	123.83	113.80	103.75	98.74
30-34	60.71	56.04	49.82	48.26	102.08	92.05	83.66	80.32	93.72	85.52	78.48	73.80	133.87	122.17	112.13	105.43
35-39	65.39	59.15	54.48	51.36	108.77	100.40	90.36	87.02	100.74	92.54	84.35	79.66	143.90	132.20	120.49	113.80
40-44	70.04	63.83	57.60	54.48	117.13	107.10	97.06	92.05	107.76	99.58	90.22	85.52	153.95	142.25	128.87	122.17
45	71.60	65.39	59.15	56.04	118.82	108.77	100.40	95.39	110.11	100.74	91.37	87.85	157.30	143.90	130.52	125.51
46	71.60	65.39	59.15	56.04	118.82	110.44	100.40	95.39	111.29	101.92	92.54	87.85	158.98	145.60	132.20	125.51
47	71.60	65.39	59.15	56.04	118.82	110.44	100.40	95.39	110.84	101.59	92.38	87.76	160.64	147.26	133.87	127.18
48	71.60	65.39	59.15	57.60	118.82	110.44	100.40	95.39	112.00	102.77	93.54	88.91	162.32	148.94	135.55	128.87
49	71.60	65.39	60.71	57.60	120.49	110.44	100.40	95.39	111.52	102.41	92.17	87.64	163.98	150.60	135.55	128.87
50	71.60	66.94	60.71	57.60	120.49	110.44	100.40	95.39	112.64	102.41	93.30	88.76	165.67	150.60	137.21	130.52
51	73.16	66.94	60.71	59.15	123.83	113.80	102.08	97.06	113.80	104.69	94.46	89.89	167.34	153.95	138.90	132.20
52	74.71	68.48	62.27	59.15	127.18	117.13	105.43	100.40	116.63	107.39	97.00	92.38	169.02	155.64	140.57	133.87
53	76.27	70.04	63.83	60.71	130.52	120.49	108.77	103.75	117.77	108.53	98.15	93.54	170.69	157.30	142.25	135.55
54	77.83	71.60	65.39	62.27	133.87	123.83	112.13	107.10	120.65	111.29	100.74	96.06	172.37	158.98	143.90	137.21
55	79.39	73.16	66.94	62.27	138.90	127.18	115.48	108.77	123.00	112.45	101.92	97.22	175.72	160.64	145.60	138.90
56	85.62	77.83	71.60	66.94	149.26	136.90	124.18	117.48	134.71	123.16	111.80	106.51	187.09	171.02	155.29	147.92
57	91.84	84.06	76.27	73.16	159.65	146.58	132.88	126.19	144.89	132.42	120.44	114.58	198.47	181.40	165.01	156.97
58	98.06	90.28	80.95	77.83	170.02	156.30	141.58	134.88	157.39	143.83	131.02	124.50	209.86	191.78	174.71	166.00
59	104.30	94.96	87.18	82.50	180.40	166.00	150.29	143.59	170.35	155.65	142.01	134.78	221.23	202.14	184.40	175.04
60	110.52	101.18	91.84	87.18	190.78	175.72	158.98	152.28	183.76	167.90	153.35	145.43	232.61	212.53	194.11	184.08
61	119.87	108.96	99.62	94.96	202.62	186.32	169.02	161.38	196.07	179.24	163.48	155.08	248.20	226.90	206.94	196.30
62	129.19	118.31	107.40	102.74	214.49	196.97	179.09	170.48	208.39	190.61	173.62	164.71	263.78	241.28	219.77	208.52
63	140.10	127.66	116.75	110.52	226.34	207.58	189.12	179.58	223.50	204.52	186.08	176.58	279.37	255.65	232.60	220.73
64	149.44	136.98	124.54	118.31	238.21	218.21	199.18	188.68	235.97	216.02	196.33	186.36	294.96	270.02	245.42	232.96
65	158.78	146.32	132.31	126.10	250.07	228.83	209.21	197.77	248.44	227.52	206.60	196.14	310.56	284.40	258.25	245.17
66	179.02	165.01	149.44	141.66	272.81	249.60	228.00	215.59	269.52	246.83	224.12	212.78	332.74	304.72	276.70	262.68
67	199.25	183.68	166.57	158.78	295.56	270.38	246.78	233.41	287.48	263.28	239.08	226.96	354.91	325.03	295.14	280.20
68	221.05	202.37	183.68	174.35	318.30	291.17	265.58	251.24	309.23	283.19	257.14	244.13	377.10	345.35	313.60	297.71
69	241.28	221.05	200.81	189.91	341.04	311.95	284.36	269.06	327.41	299.84	272.28	258.48	399.28	365.66	332.03	315.22
70	261.52	239.72	217.93	207.02	363.78	332.74	303.16	286.88	349.80	320.35	290.89	276.17	421.46	385.97	350.48	332.74
71	301.98	277.08	250.62	238.16	414.07	380.05	346.03	328.31	397.51	365.21	331.67	314.27	473.22	434.77	394.85	374.14
72	340.90	312.89	284.86	270.85	465.82	427.37	387.44	368.22	447.49	409.79	372.06	354.48	526.45	482.09	437.72	417.02
73	381.37	350.24	317.56	301.98	516.11	473.22	430.34	409.62	497.27	456.56	414.59	394.25	578.22	530.89	482.09	458.44
74	421.85	387.60	351.80	334.68	567.85	520.54	473.22	449.57	549.36	503.04	458.00	434.87	631.45	578.22	526.45	499.84
75	462.32	423.41	384.49	365.81	618.14	567.85	516.11	489.49	601.22	551.76	501.02	476.30	683.21	627.01	569.35	541.25
76	527.70	482.56	438.98	417.18	699.48	640.32	582.65	553.08	674.10	618.14	562.19	533.54	766.02	702.43	638.84	606.31
77	600.86	551.05	501.24	476.34	789.67	724.61	658.07	625.54	754.78	692.32	628.56	597.32	857.71	786.72	714.26	678.77
78	672.48	616.43	560.39	532.38	876.94	804.47	730.54	695.04	830.27	761.29	692.32	657.18	943.48	865.10	786.72	746.80
79	739.40	678.70	616.43	585.30	956.80	876.94	797.08	757.15	896.63	822.46	746.96	710.54	1,018.90	934.61	848.84	807.42
80	800.11	733.18	666.24	633.56	1,032.22	946.43	860.66	817.78	968.20	887.52	806.83	766.49	1,100.23	1,008.54	916.86	871.02
81	854.59	784.55	712.93	677.14	1,104.67	1,012.99	921.30	873.98	1,035.89	949.99	864.08	821.16	1,177.13	1,079.53	981.92	933.13
82	919.98	842.15	765.88	728.51	1,187.47	1,088.41	989.33	940.52	1,113.96	1,021.56	927.88	882.31	1,265.86	1,160.87	1,054.39	1,002.62
83	993.13	910.63	828.14	786.11	1,282.13	1,175.65	1,069.19	1,015.94	1,203.74	1,103.54	1,003.34	952.58	1,367.89	1,254.04	1,140.16	1,082.48
84	1,077.20	986.90	898.19	853.03	1,391.57	1,276.21	1,159.38	1,101.71	1,305.26	1,197.25	1,087.93	1,033.26	1,483.24	1,360.50	1,236.29	1,174.18
85	1,173.71	1,077.20	979.13	929.32	1,517.26	1,390.08	1,264.38	1,200.79	1,423.68	1,303.94	1,185.53	1,126.98	1,617.82	1,481.76	1,347.19	1,280.65
86	1,279.56	1,173.71	1,066.30	1,013.38	1,653.31	1,515.78	1,378.25	1,308.76	1,551.20	1,422.38	1,292.24	1,228.48	1,762.74	1,616.34	1,468.46	1,396.00
87	1,394.75	1,279.56	1,162.81	1,105.21	1,802.66	1,651.84	1,502.47	1,427.04	1,690.44	1,549.92	1,409.36	1,339.08	1,920.97	1,761.26	1,601.54	1,521.70
88	1,520.84	1,394.75	1,267.10	1,203.28	1,963.85	1,801.19	1,637.04	1,555.70	1,842.72	1,689.16	1,535.59	1,458.83	2,094.00	1,919.50	1,744.99	1,657.74
89	1,657.82	1,519.28	1,380.74	1,312.25	2,141.32	1,962.37	1,784.92	1,694.71	2,009.28	1,841.41	1,673.54	1,590.24	2,283.28	2,092.51	1,901.75	1,807.12
90	1,807.26	1,656.26	1,505.28	1,430.54	2,333.56	2,139.84	1,944.62	1,848.52	2,190.17	2,006.69	1,824.48	1,733.39	2,488.84	2,280.32	2,073.29	1,969.78
91	1,969.15	1,805.70	1,640.70	1,559.76	2,543.54	2,332.08	2,120.60	2,014.14	2,386.67	2,187.58	1,988.47	1,889.57	2,712.13	2,485.87	2,259.61	2,147.22
92	2,146.61	1,967.59	1,788.58	1,699.86	2,772.77	2,542.07	2,311.38	2,196.04	2,601.40	2,384.08	2,168.06	2,060.04	2,956.14	2,709.18	2,463.70	2,340.95
93	2,339.63	2,145.05	1,950.47	1,852.40	3,022.68	2,771.29	2,518.40	2,392.72	2,835.64	2,598.79	2,363.27	2,244.83	3,222.32	2,953.19	2,685.52	2,550.95
94	2,551.33	2,338.08	2,124.82	2,018.96	3,294.78	3,019.73	2,746.14	2,608.62	3,090.71	2,833.04	2,575.37	2,446.55	3,512.17	3,219.36	2,926.57	2,780.16

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Shared
48 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	15.56	15.56	14.00	12.44	26.15	24.53	22.88	21.25	25.18	22.88	20.59	19.46	35.96	32.69	29.42	27.78
25-29	17.12	15.56	14.00	14.00	29.42	26.15	24.53	22.88	27.47	25.18	22.88	21.74	39.23	35.96	32.69	31.06
30-34	18.68	17.12	15.56	15.56	31.06	27.78	26.15	24.53	28.61	26.32	24.04	22.88	40.86	37.60	34.32	32.69
35-39	20.23	18.68	17.12	15.56	32.69	31.06	27.78	26.15	30.90	28.61	26.32	25.18	44.14	40.86	37.60	35.96
40-44	21.79	20.23	18.68	17.12	35.96	32.69	29.42	27.78	33.19	30.90	28.61	26.32	47.40	44.14	40.86	37.60
45	21.79	20.23	18.68	17.12	35.96	32.69	29.42	29.42	34.32	32.03	28.61	27.47	49.03	45.76	40.86	39.23
46	21.79	20.23	18.68	17.12	35.96	32.69	31.06	29.42	34.32	32.03	28.61	27.47	49.03	45.76	40.86	39.23
47	23.35	20.23	18.68	18.68	35.96	34.32	31.06	29.42	34.96	31.58	29.33	27.07	50.68	45.76	42.49	39.23
48	23.35	21.79	18.68	18.68	37.60	34.32	31.06	29.42	34.96	32.71	29.33	28.19	50.68	47.40	42.49	40.86
49	23.35	21.79	18.68	18.68	37.60	34.32	31.06	29.42	35.57	32.23	28.90	27.78	52.31	47.40	42.49	40.86
50	23.35	21.79	20.23	18.68	37.60	34.32	31.06	29.42	35.57	32.23	30.01	27.78	52.31	47.40	44.14	40.86
51	23.35	21.79	20.23	18.68	37.60	34.32	31.06	29.42	36.68	33.34	30.01	28.90	53.94	49.03	44.14	42.49
52	24.91	21.79	20.23	18.68	37.60	34.32	32.69	31.06	37.22	33.84	31.58	29.33	53.94	49.03	45.76	42.49
53	24.91	21.79	20.23	18.68	39.23	35.96	32.69	31.06	38.34	34.96	31.58	30.44	55.57	50.68	45.76	44.14
54	24.91	23.35	20.23	20.23	39.23	35.96	32.69	31.06	38.90	36.61	33.19	30.90	55.57	52.31	47.40	44.14
55	24.91	23.35	20.23	20.23	39.23	35.96	32.69	31.06	40.04	36.61	33.19	32.03	57.20	52.31	47.40	45.76
56	28.02	24.91	23.35	21.79	42.56	38.99	35.41	33.78	42.60	38.84	35.35	33.95	59.17	53.98	49.10	47.16
57	29.57	26.47	24.91	23.35	45.88	41.99	38.11	36.50	44.63	40.61	37.07	35.41	61.14	55.63	50.78	48.52
58	31.13	29.57	26.47	24.91	49.21	45.01	40.85	39.23	47.32	42.97	39.36	37.44	63.10	57.30	52.46	49.90
59	34.25	31.13	28.02	26.47	52.52	48.04	43.55	41.95	50.10	45.41	41.70	39.48	65.05	58.97	54.16	51.28
60	35.80	32.69	29.57	28.02	55.85	51.06	46.28	44.68	52.93	47.90	44.14	41.60	67.01	60.64	55.85	52.66
61	38.92	35.80	32.69	31.13	60.32	55.21	49.78	47.87	56.96	51.68	47.40	44.88	72.12	65.42	59.99	56.80
62	42.04	38.92	35.80	34.25	64.79	59.35	53.29	51.06	61.01	55.46	50.69	48.17	77.22	70.20	64.14	60.96
63	45.14	42.04	37.36	35.80	69.25	63.50	56.80	54.25	65.87	59.99	54.64	52.08	82.33	75.00	68.29	65.10
64	49.82	45.14	40.48	38.92	73.72	67.64	60.32	57.43	69.95	63.83	57.96	55.40	87.43	79.78	72.46	69.25
65	52.92	48.26	43.58	42.04	78.19	71.80	63.83	60.64	74.04	67.64	61.27	58.72	92.54	84.56	76.60	73.40
66	59.15	54.48	48.26	46.70	85.62	78.40	70.19	66.72	80.87	73.97	67.09	64.04	99.84	91.33	82.82	79.06
67	65.39	59.15	54.48	51.36	93.05	84.98	76.54	72.80	86.76	79.46	72.13	68.62	107.12	98.10	89.05	84.72
68	71.60	65.39	59.15	56.04	100.48	91.56	82.91	78.90	93.84	85.99	78.14	74.11	114.43	104.86	95.30	90.37
69	77.83	71.60	65.39	62.27	107.92	98.15	89.26	84.98	99.82	91.54	83.26	78.76	121.72	111.62	101.53	96.04
70	84.06	77.83	70.04	66.94	115.34	104.72	95.62	91.07	107.09	98.26	89.44	84.40	129.01	118.38	107.76	101.69
71	96.52	88.74	80.95	76.27	130.52	119.90	107.76	103.21	122.38	112.18	102.00	96.89	145.70	133.56	121.42	115.34
72	108.96	99.62	90.28	85.62	145.70	133.56	121.42	115.34	138.04	126.43	114.82	109.67	162.40	148.74	135.08	129.01
73	121.42	110.52	101.18	94.96	160.88	147.23	133.56	127.49	154.01	140.96	129.24	122.70	179.10	163.92	150.26	142.67
74	132.31	121.42	110.52	105.85	176.06	160.88	147.23	139.63	170.35	157.14	142.61	134.68	195.79	180.61	163.92	154.81
75	144.77	132.31	121.42	115.19	191.23	176.06	159.36	151.78	187.00	172.31	156.28	148.25	212.48	195.79	177.58	168.47
76	166.57	152.54	138.54	132.31	215.52	197.30	180.61	171.50	209.69	192.31	174.97	165.61	238.28	218.56	198.83	188.21
77	188.35	172.79	157.22	149.44	239.81	220.08	200.34	189.72	231.07	212.36	192.31	182.99	262.57	241.32	218.56	207.94
78	210.14	193.02	174.35	166.57	264.10	242.84	220.08	209.45	252.44	231.07	211.02	200.34	286.86	262.57	239.81	227.66
79	231.94	211.70	193.02	183.68	288.36	265.61	241.32	229.19	275.14	251.09	228.40	217.70	312.65	285.32	259.54	247.39
80	253.73	231.94	210.14	200.81	314.17	286.86	261.06	248.92	296.51	271.14	247.09	235.07	336.94	308.11	280.79	267.11
81	270.85	247.50	225.71	214.81	335.42	308.11	279.25	265.61	316.55	291.16	264.43	251.09	359.71	330.86	300.50	285.32
82	291.10	266.18	242.84	230.38	361.21	330.86	300.50	285.32	340.58	312.53	284.48	269.80	387.02	355.14	323.28	306.58
83	314.45	287.98	261.52	249.06	390.06	356.68	324.79	308.11	368.63	337.92	307.19	291.16	418.88	384.00	349.07	330.86
84	340.90	312.89	284.86	269.29	421.92	387.02	352.10	333.90	399.36	365.95	332.58	316.55	453.82	415.86	377.93	359.71
85	372.04	340.90	309.77	294.20	461.39	421.92	384.00	364.25	435.41	399.36	363.29	344.57	494.77	453.82	412.82	391.57
86	404.72	372.04	337.80	320.68	502.38	459.89	418.88	397.64	474.14	435.41	395.34	375.30	538.79	494.77	449.24	426.49
87	442.08	404.72	368.93	350.24	547.90	502.38	455.32	432.56	516.88	474.14	431.40	410.04	587.36	538.79	490.24	465.95
88	481.00	442.08	401.60	381.37	596.47	546.38	497.81	472.02	563.63	516.88	470.14	446.09	640.49	587.36	534.24	506.92
89	524.59	481.00	437.42	415.63	649.58	596.47	541.82	514.52	614.38	563.63	511.54	486.16	698.16	640.49	581.29	552.46
90	572.84	524.59	476.34	452.99	708.78	649.58	590.40	561.56	669.13	614.38	558.28	530.23	760.39	698.16	634.42	602.54
91	624.22	571.30	519.91	493.46	772.52	708.78	643.52	611.65	730.57	669.13	607.69	578.32	830.21	760.39	690.56	657.18
92	680.26	622.66	566.62	538.60	842.34	772.52	701.20	666.29	796.02	729.23	662.46	630.41	904.56	828.67	752.80	716.38
93	740.96	678.70	617.99	586.86	918.23	840.82	764.94	727.00	866.82	794.69	722.57	686.50	985.02	903.06	821.10	780.12
94	807.89	740.96	672.48	639.78	1,000.19	916.70	833.24	792.26	945.59	866.82	788.00	747.94	1,074.55	985.02	895.45	849.92

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Shared
72 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	20.23	18.68	17.12	15.56	32.69	29.42	26.15	26.15	29.75	27.47	25.18	24.04	42.49	39.23	35.96	34.32
25-29	21.79	20.23	18.68	17.12	34.32	31.06	29.42	27.78	32.03	29.75	27.47	25.18	45.76	42.49	39.23	35.96
30-34	23.35	21.79	20.23	18.68	37.60	34.32	31.06	29.42	34.32	32.03	28.61	27.47	49.03	45.76	40.86	39.23
35-39	24.91	23.35	21.79	20.23	39.23	35.96	32.69	31.06	37.78	34.32	30.90	29.75	53.94	49.03	44.14	42.49
40-44	28.02	24.91	23.35	21.79	42.49	39.23	35.96	34.32	40.04	36.61	33.19	32.03	57.20	52.31	47.40	45.76
45	28.02	24.91	23.35	21.79	44.14	40.86	35.96	34.32	41.20	37.78	34.32	32.03	58.85	53.94	49.03	45.76
46	28.02	26.47	23.35	21.79	44.14	40.86	35.96	34.32	41.20	37.78	34.32	33.19	58.85	53.94	49.03	47.40
47	28.02	26.47	23.35	21.79	44.14	40.86	35.96	34.32	41.74	38.34	34.96	32.71	60.47	55.57	50.68	47.40
48	28.02	26.47	23.35	23.35	44.14	40.86	37.60	34.32	42.85	38.34	34.96	33.84	62.11	55.57	50.68	49.03
49	29.57	26.47	23.35	23.35	44.14	40.86	37.60	34.32	42.23	38.90	35.57	33.34	62.11	57.20	52.31	49.03
50	29.57	26.47	24.91	23.35	44.14	40.86	37.60	35.96	43.34	38.90	35.57	34.44	63.74	57.20	52.31	50.68
51	29.57	26.47	24.91	23.35	45.76	42.49	37.60	35.96	43.34	40.01	36.68	34.44	63.74	58.85	53.94	50.68
52	29.57	28.02	24.91	23.35	47.40	42.49	39.23	37.60	45.11	41.74	37.22	36.08	65.39	60.47	53.94	52.31
53	31.13	28.02	24.91	24.91	47.40	44.14	39.23	37.60	46.24	41.74	38.34	36.08	67.01	60.47	55.57	52.31
54	31.13	28.02	26.47	24.91	49.03	44.14	40.86	39.23	46.92	43.49	38.90	37.78	67.01	62.11	55.57	53.94
55	31.13	29.57	26.47	24.91	50.68	45.76	40.86	39.23	48.05	44.63	40.04	37.78	68.64	63.74	57.20	53.94
56	34.25	31.13	28.02	26.47	53.94	49.06	43.87	41.93	51.49	47.75	42.84	40.49	71.51	66.31	59.50	56.23
57	35.80	32.69	29.57	28.02	57.20	52.34	46.85	44.60	54.29	50.27	45.10	42.72	74.39	68.88	61.76	58.52
58	37.36	34.25	31.13	29.57	60.47	55.66	49.86	47.29	57.94	53.60	48.04	45.62	77.24	71.46	64.06	60.83
59	38.92	35.80	32.69	31.13	63.74	58.94	52.86	49.97	61.67	57.00	51.07	48.60	80.11	74.03	66.32	63.12
60	42.04	37.36	34.25	32.69	67.01	62.24	55.85	52.66	65.56	60.52	54.20	51.68	82.97	76.60	68.62	65.42
61	45.14	42.04	37.36	35.80	72.76	67.34	60.64	57.13	70.08	64.55	57.98	55.21	88.70	81.70	73.40	69.90
62	49.82	45.14	42.04	38.92	78.50	72.46	65.42	61.58	74.63	68.57	61.76	58.75	94.46	86.81	78.19	74.35
63	52.92	49.82	45.14	42.04	84.25	77.56	70.20	66.06	80.16	73.52	66.38	63.07	100.20	91.91	82.97	78.83
64	57.60	52.92	48.26	45.14	89.99	82.67	75.00	70.54	84.76	77.62	70.20	66.64	105.95	97.02	87.77	83.29
65	60.71	56.04	51.36	48.26	95.74	87.77	79.78	75.00	89.35	81.70	74.04	70.20	111.68	102.12	92.54	87.77
66	68.48	63.83	57.60	54.48	104.82	96.02	87.20	82.45	97.94	89.77	81.36	77.27	120.91	110.83	100.45	95.41
67	76.27	70.04	63.83	60.71	113.90	104.26	94.61	89.92	105.42	96.84	87.77	83.46	130.15	119.54	108.35	103.04
68	84.06	76.27	70.04	66.94	122.99	112.51	102.04	97.39	114.29	105.18	95.33	90.77	139.38	128.27	116.26	110.69
69	91.84	84.06	76.27	73.16	132.07	120.77	109.45	104.86	121.87	112.33	101.81	97.04	148.61	136.98	124.14	118.33
70	99.62	90.28	82.50	77.83	141.16	129.01	116.87	112.32	131.00	120.92	109.60	104.57	157.85	145.70	132.05	125.98
71	115.19	104.30	94.96	90.28	159.36	147.23	133.56	125.98	150.43	137.69	124.93	118.57	179.10	163.92	148.74	141.16
72	130.75	119.87	108.96	102.74	179.10	163.92	148.74	141.16	170.29	156.11	141.90	134.16	200.34	183.65	166.96	157.85
73	146.32	133.87	121.42	115.19	197.30	182.14	165.43	156.34	190.56	173.59	157.94	150.11	221.59	201.86	183.65	174.54
74	161.89	147.88	133.87	127.66	217.04	198.83	180.61	171.50	209.95	192.77	175.62	166.37	241.32	221.59	201.86	191.23
75	177.46	161.89	147.88	140.10	235.25	217.04	197.30	186.68	231.07	212.36	192.31	182.99	262.57	241.32	218.56	207.94
76	202.37	185.23	168.11	160.33	267.11	244.36	221.59	210.97	259.10	237.73	216.37	205.68	294.43	270.14	245.88	233.74
77	227.27	208.58	189.91	180.58	297.47	273.18	247.39	235.25	287.15	263.12	239.09	227.05	326.32	299.00	271.68	258.02
78	252.18	231.94	210.14	199.25	327.83	300.50	273.18	259.54	315.20	288.49	263.12	249.77	358.18	327.83	299.00	283.82
79	278.64	255.29	231.94	219.49	358.18	329.35	299.00	283.82	343.26	315.20	285.82	271.14	390.06	358.18	324.79	308.11
80	303.54	278.64	252.18	239.72	388.54	356.68	324.79	308.11	371.29	340.58	309.86	293.83	421.92	387.02	352.10	333.90
81	323.77	297.32	270.85	256.85	415.86	382.46	347.57	329.35	396.68	364.62	331.22	313.87	450.78	414.35	376.39	356.68
82	348.68	319.12	291.10	275.53	447.74	409.79	373.36	355.14	427.39	391.34	355.27	337.92	485.68	444.71	403.72	384.00
83	376.72	345.58	314.45	298.88	484.16	443.17	402.20	382.46	460.79	423.38	384.65	364.62	523.63	481.13	437.10	414.35
84	409.39	375.16	340.90	323.77	525.13	481.13	437.10	415.86	500.84	458.12	416.72	396.68	569.15	520.60	473.53	450.78
85	445.20	407.84	372.04	353.36	572.18	523.63	476.57	452.28	544.92	499.50	454.10	431.40	619.24	567.64	516.02	490.24
86	485.68	445.20	404.72	384.49	623.78	570.66	519.06	493.27	594.34	544.92	495.50	470.14	675.40	619.24	563.08	534.24
87	529.26	485.68	440.52	418.73	679.94	622.27	566.11	537.28	647.76	594.34	539.58	512.87	736.10	675.40	613.16	582.80
88	577.51	529.26	481.00	456.10	740.65	678.43	617.71	585.84	706.55	647.76	589.00	559.63	802.88	736.10	669.32	635.93
89	628.88	575.95	524.59	498.12	807.42	740.65	672.36	638.96	769.31	705.19	641.09	609.04	874.20	801.35	728.51	692.09
90	684.92	628.88	571.30	543.26	880.27	805.92	733.07	696.64	838.75	769.31	699.85	663.79	953.12	874.20	795.30	754.32
91	747.19	684.92	622.66	591.53	959.20	878.77	799.85	758.87	914.88	838.75	762.62	723.91	1,039.66	953.12	866.63	822.60
92	814.12	747.19	678.70	644.45	1,045.73	957.70	871.18	827.17	997.70	913.55	830.75	789.35	1,133.75	1,038.12	944.03	896.99
93	887.28	814.12	739.40	703.61	1,139.82	1,044.19	950.09	901.52	1,087.18	996.36	905.53	860.12	1,235.44	1,132.22	1,029.01	977.41
94	968.23	887.28	806.34	765.88	1,241.51	1,138.30	1,035.08	983.48	1,184.68	1,085.86	987.01	937.60	1,346.23	1,233.91	1,121.60	1,065.44

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Shared
96 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	20.23	18.68	17.12	17.12	34.32	31.06	27.78	26.15	32.03	28.61	26.32	25.18	45.76	40.86	37.60	35.96
25-29	21.79	20.23	18.68	17.12	35.96	32.69	29.42	27.78	34.32	30.90	28.61	27.47	49.03	44.14	40.86	39.23
30-34	23.35	21.79	20.23	18.68	39.23	35.96	32.69	31.06	36.61	33.19	30.90	28.61	52.31	47.40	44.14	40.86
35-39	26.47	23.35	21.79	20.23	42.49	37.60	34.32	32.69	40.04	36.61	33.19	30.90	57.20	52.31	47.40	44.14
40-44	28.02	24.91	23.35	21.79	44.14	40.86	37.60	35.96	42.34	38.90	35.48	33.19	60.47	55.57	50.68	47.40
45	28.02	26.47	23.35	21.79	45.76	42.49	37.60	35.96	43.49	40.04	36.61	34.32	62.11	57.20	52.31	49.03
46	28.02	26.47	23.35	23.35	45.76	42.49	39.23	35.96	44.63	40.04	36.61	35.48	63.74	57.20	52.31	50.68
47	28.02	26.47	23.35	23.35	47.40	42.49	39.23	37.60	43.99	40.60	37.22	34.96	63.74	58.85	53.94	50.68
48	29.57	26.47	24.91	23.35	47.40	44.14	39.23	37.60	45.11	41.74	38.34	36.08	65.39	60.47	55.57	52.31
49	29.57	26.47	24.91	23.35	47.40	44.14	39.23	37.60	45.56	42.23	37.80	35.57	67.01	62.11	55.57	52.31
50	29.57	26.47	24.91	23.35	49.03	44.14	40.86	37.60	46.68	42.23	38.90	36.68	68.64	62.11	57.20	53.94
51	29.57	28.02	24.91	23.35	49.03	45.76	40.86	39.23	46.68	43.34	38.90	36.68	68.64	63.74	57.20	53.94
52	31.13	28.02	26.47	24.91	50.68	45.76	42.49	39.23	48.49	43.99	40.60	38.34	70.28	63.74	58.85	55.57
53	31.13	29.57	26.47	24.91	50.68	47.40	42.49	40.86	48.49	45.11	40.60	38.34	70.28	65.39	58.85	55.57
54	32.69	29.57	28.02	26.47	52.31	47.40	42.49	40.86	50.34	45.76	41.20	40.04	71.92	65.39	58.85	57.20
55	34.25	31.13	28.02	26.47	52.31	49.03	44.14	42.49	50.34	46.92	42.34	40.04	71.92	67.01	60.47	57.20
56	35.80	32.69	29.57	28.02	56.21	52.63	47.44	45.48	54.07	50.10	45.41	43.06	75.08	69.56	63.07	59.81
57	37.36	34.25	31.13	29.57	60.10	56.22	50.72	48.48	57.13	52.64	47.92	45.56	78.25	72.12	65.65	62.40
58	40.48	37.36	34.25	31.13	64.01	59.82	54.02	51.46	61.07	56.02	51.17	48.76	81.43	74.68	68.23	65.02
59	42.04	38.92	35.80	34.25	67.90	63.41	57.32	54.46	65.14	59.46	54.53	52.06	84.60	77.22	70.81	67.61
60	45.14	40.48	37.36	35.80	71.80	67.01	60.64	57.43	69.34	63.02	57.98	55.46	87.77	79.78	73.40	70.20
61	48.26	45.14	40.48	38.92	77.56	72.12	65.42	61.91	74.11	67.56	62.02	59.24	93.82	85.52	78.50	75.00
62	51.36	48.26	43.58	42.04	83.29	77.22	70.20	66.38	78.91	72.11	66.05	63.02	99.89	91.26	83.60	79.78
63	56.04	51.36	46.70	43.58	89.04	82.33	75.00	70.85	84.76	77.62	70.97	67.64	105.95	97.02	88.70	84.56
64	59.15	54.48	49.82	46.70	94.78	87.43	79.78	75.31	89.62	82.21	75.06	71.48	112.02	102.76	93.82	89.35
65	63.83	57.60	52.92	49.82	100.54	92.54	84.56	79.78	94.46	86.81	79.14	75.31	118.07	108.49	98.92	94.14
66	71.60	65.39	59.15	56.04	110.47	101.66	92.86	87.80	104.05	95.64	87.22	82.90	128.45	118.07	107.66	102.32
67	79.39	73.16	66.94	63.83	120.42	110.77	101.14	95.83	112.45	103.38	94.30	89.52	138.84	127.62	116.41	110.52
68	87.18	80.95	73.16	70.04	130.37	119.89	109.42	103.86	122.36	112.50	102.65	97.33	149.22	137.20	125.17	118.70
69	96.52	88.74	79.39	76.27	140.32	129.00	117.70	111.88	130.86	120.35	109.81	104.06	159.60	146.76	133.92	126.89
70	104.30	94.96	87.18	82.50	150.26	138.12	125.98	119.90	141.10	129.76	118.42	112.13	169.99	156.34	142.67	135.08
71	121.42	110.52	101.18	96.52	171.50	156.34	142.67	135.08	161.92	149.18	135.13	128.77	192.76	177.58	160.88	153.30
72	136.98	126.10	115.19	108.96	191.23	176.06	159.36	151.78	183.18	167.71	152.23	145.79	215.52	197.30	179.10	171.50
73	154.10	141.66	129.19	122.98	212.48	194.27	176.06	166.96	204.94	187.94	171.00	161.84	238.28	218.56	198.83	188.21
74	171.23	157.22	143.22	135.43	232.22	212.48	192.76	183.65	227.12	208.62	188.82	179.58	261.06	239.81	217.04	206.41
75	188.35	172.79	157.22	149.44	251.95	232.22	210.97	200.34	249.77	228.40	208.36	197.65	283.82	259.54	236.77	224.63
76	217.93	200.81	182.14	172.79	289.90	265.61	241.32	229.19	283.15	259.10	236.41	224.38	321.76	294.43	268.64	254.99
77	249.06	228.83	207.02	197.70	327.83	300.50	273.18	259.54	317.87	291.16	264.43	251.09	361.21	330.86	300.50	285.32
78	280.20	256.85	233.50	221.05	364.25	333.90	303.54	288.36	351.26	321.89	292.50	277.80	399.17	365.78	332.39	315.68
79	311.33	284.86	258.41	245.94	402.20	368.82	335.42	318.72	384.65	352.60	320.54	304.51	437.10	400.68	364.25	346.03
80	340.90	312.89	284.86	270.85	438.64	402.20	365.78	347.57	419.36	384.65	348.59	331.22	476.57	437.10	396.13	376.39
81	365.81	334.68	305.10	289.54	470.50	431.03	391.57	371.86	448.76	411.36	373.97	355.27	509.95	467.46	424.96	403.72
82	392.28	359.59	326.89	311.33	505.42	462.91	420.42	400.68	482.16	442.08	402.02	381.98	547.90	502.38	456.85	434.06
83	424.96	389.16	353.36	336.24	546.38	500.84	455.32	432.56	520.88	476.82	434.06	412.72	591.91	541.82	493.27	468.98
84	460.76	421.85	382.93	364.25	591.91	543.35	493.27	468.98	564.97	518.21	470.14	447.42	642.00	588.88	534.24	508.45
85	501.24	460.76	418.73	396.95	645.04	591.91	537.28	511.49	615.72	563.63	512.87	487.50	699.67	640.49	582.80	553.97
86	546.38	501.24	456.10	432.74	704.23	645.04	585.84	557.00	670.48	615.72	559.63	531.56	761.90	699.67	635.93	604.06
87	596.18	546.38	496.56	471.66	766.45	702.71	638.96	607.09	731.89	670.48	609.04	579.64	831.71	761.90	692.09	658.69
88	649.13	596.18	541.70	515.26	836.28	766.45	696.64	661.73	797.36	730.57	663.79	631.75	906.10	830.21	754.32	717.89
89	708.28	649.13	589.97	560.39	910.63	834.74	758.87	720.92	869.48	796.02	723.91	687.83	988.06	904.56	822.60	781.63
90	772.09	708.28	642.89	611.76	992.59	910.63	827.17	786.19	946.96	868.14	789.35	749.27	1,076.06	986.52	896.99	851.45
91	842.15	772.09	702.05	666.24	1,082.14	992.59	901.52	857.52	1,032.42	946.96	860.12	817.39	1,173.20	1,076.06	977.41	928.85
92	916.86	840.59	764.32	726.96	1,179.28	1,082.14	983.48	934.92	1,125.91	1,031.08	937.60	890.84	1,279.45	1,171.69	1,065.44	1,012.33
93	999.37	916.86	832.80	792.32	1,285.52	1,179.28	1,071.52	1,018.40	1,226.08	1,124.58	1,021.74	970.98	1,393.27	1,277.92	1,161.06	1,103.39
94	1,089.65	999.37	907.51	862.38	1,402.38	1,285.52	1,168.66	1,109.46	1,336.93	1,226.08	1,113.88	1,057.80	1,519.26	1,393.27	1,265.77	1,202.04

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Shared
120 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	23.35	21.79	20.23	18.68	37.60	34.32	32.69	31.06	36.61	33.19	29.75	28.61	52.31	47.40	42.49	40.86
25-29	24.91	23.35	21.79	20.23	40.86	37.60	34.32	32.69	38.90	35.48	32.03	30.90	55.57	50.68	45.76	44.14
30-34	28.02	24.91	23.35	21.79	44.14	40.86	37.60	34.32	41.20	37.78	34.32	33.19	58.85	53.94	49.03	47.40
35-39	29.57	26.47	24.91	23.35	47.40	44.14	39.23	37.60	44.63	41.20	37.78	35.48	63.74	58.85	53.94	50.68
40-44	31.13	29.57	26.47	24.91	50.68	47.40	42.49	40.86	48.05	44.63	40.04	37.78	68.64	63.74	57.20	53.94
45	32.69	29.57	26.47	24.91	52.31	47.40	44.14	40.86	49.21	44.63	41.20	38.90	70.28	63.74	58.85	55.57
46	32.69	29.57	26.47	26.47	52.31	47.40	44.14	40.86	50.34	45.76	41.20	38.90	71.92	65.39	58.85	55.57
47	32.69	29.57	28.02	26.47	52.31	47.40	44.14	40.86	49.62	45.11	41.74	39.48	71.92	65.39	60.47	57.20
48	32.69	29.57	28.02	26.47	52.31	47.40	44.14	40.86	49.62	46.24	41.74	39.48	71.92	67.01	60.47	57.20
49	32.69	29.57	28.02	26.47	52.31	47.40	44.14	40.86	50.02	45.56	41.12	40.01	73.56	67.01	60.47	58.85
50	32.69	31.13	28.02	26.47	52.31	47.40	44.14	40.86	50.02	46.68	42.23	40.01	73.56	68.64	62.11	58.85
51	34.25	31.13	28.02	26.47	53.94	49.03	44.14	42.49	51.12	46.68	42.23	40.01	75.18	68.64	62.11	58.85
52	34.25	31.13	29.57	28.02	55.57	50.68	45.76	44.14	53.00	48.49	43.99	41.74	76.82	70.28	63.74	60.47
53	35.80	32.69	29.57	28.02	57.20	52.31	47.40	45.76	53.00	48.49	43.99	41.74	76.82	70.28	63.74	60.47
54	35.80	32.69	29.57	28.02	58.85	53.94	49.03	45.76	54.92	50.34	45.76	43.49	78.46	71.92	65.39	62.11
55	37.36	34.25	31.13	29.57	60.47	55.57	50.68	47.40	56.06	51.49	45.76	43.49	80.10	73.56	65.39	62.11
56	40.48	35.80	32.69	31.13	64.67	59.46	53.94	50.69	60.61	55.69	49.61	47.27	84.18	77.35	68.90	65.65
57	42.04	38.92	35.80	34.25	68.83	63.35	57.20	53.98	64.43	59.23	52.87	50.50	88.26	81.14	72.41	69.18
58	45.14	42.04	37.36	35.80	73.02	67.24	60.47	57.25	69.28	63.72	56.95	54.53	92.35	84.94	75.92	72.71
59	48.26	45.14	40.48	38.92	77.20	71.11	63.74	60.54	74.26	68.34	61.18	58.70	96.43	88.75	79.45	76.25
60	51.36	46.70	43.58	40.48	81.38	75.00	67.01	63.83	79.42	73.12	65.56	63.02	100.54	92.54	82.97	79.78
61	56.04	51.36	46.70	43.58	87.43	80.41	72.12	68.62	84.97	78.14	70.34	67.56	107.54	98.92	89.04	85.52
62	59.15	54.48	49.82	46.70	93.50	85.85	77.22	73.40	90.50	83.18	75.13	72.11	114.56	105.31	95.10	91.26
63	63.83	59.15	52.92	49.82	99.56	91.26	82.33	78.19	97.27	89.35	80.93	77.62	121.60	111.68	101.17	97.02
64	68.48	62.27	56.04	54.48	105.64	96.70	87.43	82.97	102.89	94.46	85.76	82.21	128.62	118.07	107.23	102.76
65	71.60	65.39	60.71	57.60	111.68	102.12	92.54	87.77	108.49	99.56	90.62	86.81	135.62	124.45	113.30	108.49
66	80.95	74.71	66.94	63.83	123.06	112.64	102.28	96.91	119.34	109.42	99.72	95.14	147.36	135.08	123.11	117.47
67	90.28	82.50	74.71	71.60	134.40	123.19	111.98	106.08	128.87	118.02	107.66	102.40	159.08	145.70	132.94	126.41
68	99.62	91.84	82.50	79.39	145.76	133.74	121.72	115.25	140.08	128.18	117.06	111.02	170.82	156.34	142.76	135.38
69	108.96	99.62	90.28	85.62	157.12	144.26	131.44	124.40	149.69	136.91	125.12	118.34	182.54	166.96	152.59	144.34
70	118.31	108.96	98.06	93.40	168.47	154.81	141.16	133.56	161.24	147.40	134.78	127.24	194.27	177.58	162.40	153.30
71	136.98	124.54	113.63	107.40	192.76	176.06	160.88	151.78	183.60	168.29	152.99	145.34	218.56	200.34	182.14	173.03
72	154.10	141.66	129.19	122.98	215.52	197.30	180.61	171.50	206.41	189.64	172.86	163.85	242.84	223.12	203.38	192.76
73	172.79	158.78	144.77	136.98	239.81	220.08	200.34	189.72	231.04	211.45	191.88	182.74	268.64	245.88	223.12	212.48
74	191.46	175.90	158.78	151.00	262.57	241.32	218.56	207.94	254.86	233.71	212.59	202.03	292.93	268.64	244.36	232.22
75	210.14	191.46	174.35	166.57	286.86	262.57	238.28	226.15	279.14	255.11	232.39	220.37	317.21	289.90	264.10	250.43
76	238.16	219.49	199.25	189.91	323.28	297.47	270.14	256.50	312.53	285.82	260.45	247.09	355.14	324.79	295.97	280.79
77	272.41	249.06	227.27	216.37	365.78	335.42	305.08	289.90	349.93	320.54	291.16	276.47	397.64	364.25	330.86	314.17
78	305.10	280.20	253.73	241.28	406.75	371.86	338.46	321.76	384.65	352.60	320.54	304.51	437.10	400.68	364.25	346.03
79	336.24	308.21	280.20	266.18	443.17	405.24	368.82	350.60	415.38	380.64	345.94	328.56	472.02	432.56	393.10	373.36
80	362.69	331.56	301.98	286.42	478.09	438.64	397.64	377.93	448.76	411.36	373.97	355.27	509.95	467.46	424.96	403.72
81	387.60	354.91	323.77	306.66	511.49	468.98	426.49	405.24	480.82	440.75	400.68	380.64	546.38	500.84	455.32	432.56
82	417.18	381.37	347.12	330.01	549.42	503.88	458.35	435.60	516.88	472.80	430.07	408.70	587.36	537.28	488.71	464.42
83	449.87	412.51	375.16	356.47	593.44	544.86	494.77	470.50	558.28	511.54	464.78	442.08	634.42	581.29	528.17	502.38
84	488.78	448.31	406.28	386.04	643.52	590.40	537.28	509.95	605.03	554.28	504.84	479.50	687.54	629.86	573.70	544.86
85	532.38	488.78	443.64	421.85	702.71	643.52	585.84	555.49	659.78	605.03	550.27	522.22	749.76	687.54	625.31	593.44
86	580.62	532.38	484.12	459.20	764.94	701.20	637.45	605.58	718.54	658.45	599.69	568.98	816.53	748.25	681.47	646.55
87	632.00	579.07	527.70	501.24	834.74	764.94	695.12	660.22	784.01	718.54	653.11	621.06	890.92	816.53	742.18	705.74
88	689.59	632.00	574.39	546.38	909.13	833.24	757.36	719.41	854.78	782.66	711.89	675.82	971.34	889.38	808.96	767.98
89	751.85	689.59	625.78	594.65	991.09	909.13	825.64	784.67	930.92	853.46	775.99	737.26	1,057.87	969.84	881.81	837.78
90	818.80	750.31	683.36	649.13	1,080.62	991.09	900.02	856.00	1,015.06	930.92	845.45	804.02	1,153.48	1,057.87	960.73	913.67
91	893.51	818.80	744.07	706.72	1,177.75	1,079.10	981.98	931.88	1,105.86	1,013.74	921.56	876.14	1,256.66	1,151.95	1,047.23	995.63
92	972.90	891.95	811.01	770.53	1,283.99	1,176.24	1,069.99	1,016.88	1,206.05	1,105.86	1,004.38	954.95	1,370.52	1,256.66	1,141.33	1,085.17
93	1,060.08	972.90	884.17	840.59	1,399.34	1,282.49	1,165.62	1,107.94	1,314.23	1,204.72	1,095.19	1,040.44	1,493.44	1,368.98	1,244.54	1,182.31
94	1,156.58	1,060.08	963.55	915.30	1,525.32	1,397.83	1,270.34	1,208.11	1,433.10	1,312.91	1,194.01	1,133.93	1,628.52	1,491.94	1,356.84	1,288.56

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Shared
144 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	24.91	23.35	21.79	20.23	42.49	37.60	34.32	32.69	38.90	35.48	32.03	30.90	55.57	50.68	45.76	44.14
25-29	28.02	24.91	23.35	21.79	44.14	40.86	37.60	35.96	41.20	37.78	34.32	33.19	58.85	53.94	49.03	47.40
30-34	29.57	26.47	24.91	23.35	49.03	44.14	40.86	37.60	44.63	41.20	36.61	35.48	63.74	58.85	52.31	50.68
35-39	31.13	29.57	26.47	24.91	52.31	47.40	42.49	40.86	48.05	43.49	40.04	37.78	68.64	62.11	57.20	53.94
40-44	34.25	31.13	28.02	26.47	55.57	50.68	45.76	44.14	51.49	46.92	42.34	41.20	73.56	67.01	60.47	58.85
45	34.25	31.13	29.57	28.02	57.20	52.31	47.40	44.14	52.63	48.05	43.49	41.20	75.18	68.64	62.11	58.85
46	34.25	31.13	29.57	28.02	57.20	52.31	47.40	45.76	52.63	48.05	44.63	42.34	75.18	68.64	63.74	60.47
47	34.25	32.69	29.57	28.02	57.20	52.31	47.40	45.76	53.00	48.49	43.99	41.74	76.82	70.28	63.74	60.47
48	35.80	32.69	29.57	28.02	57.20	52.31	47.40	45.76	53.00	48.49	43.99	41.74	76.82	70.28	63.74	60.47
49	35.80	32.69	29.57	28.02	57.20	52.31	47.40	45.76	53.35	48.91	44.46	42.23	78.46	71.92	65.39	62.11
50	35.80	32.69	29.57	28.02	57.20	52.31	47.40	45.76	53.35	48.91	44.46	42.23	78.46	71.92	65.39	62.11
51	35.80	32.69	29.57	28.02	58.85	53.94	49.03	47.40	54.47	50.02	45.56	43.34	80.10	73.56	67.01	63.74
52	37.36	34.25	31.13	29.57	60.47	55.57	50.68	47.40	55.26	50.75	46.24	43.99	80.10	73.56	67.01	63.74
53	37.36	34.25	31.13	29.57	62.11	57.20	52.31	49.03	56.40	51.89	46.24	43.99	81.72	75.18	67.01	63.74
54	37.36	34.25	31.13	29.57	63.74	58.85	53.94	50.68	57.20	52.63	48.05	45.76	81.72	75.18	68.64	65.39
55	38.92	35.80	32.69	31.13	65.39	60.47	55.57	52.31	58.36	53.78	48.05	45.76	83.35	76.82	68.64	65.39
56	42.04	38.92	34.25	32.69	70.18	64.67	59.14	55.90	63.64	58.50	52.42	49.85	88.39	81.24	72.79	69.22
57	45.14	40.48	37.36	35.80	74.96	68.83	62.71	59.46	68.20	62.53	56.17	53.34	93.41	85.66	76.93	73.06
58	48.26	43.58	38.92	37.36	79.76	73.02	66.26	63.04	73.84	67.56	60.80	57.67	98.44	90.08	81.07	76.90
59	49.82	46.70	42.04	40.48	84.55	77.20	69.83	66.62	79.67	72.77	65.62	62.16	103.48	94.50	85.21	80.74
60	52.92	49.82	45.14	42.04	89.35	81.38	73.40	70.20	85.72	78.14	70.58	66.80	108.49	98.92	89.35	84.56
61	57.60	52.92	48.26	46.70	95.42	86.81	78.50	75.00	91.78	83.94	75.89	71.86	116.16	106.27	96.06	90.96
62	63.83	57.60	52.92	49.82	101.47	92.22	83.60	79.78	97.81	89.74	81.18	76.90	123.82	113.60	102.76	97.33
63	68.48	62.27	56.04	54.48	107.54	97.64	88.70	84.56	105.18	96.77	87.58	82.97	131.47	120.96	109.46	103.72
64	73.16	66.94	60.71	57.60	113.60	103.09	93.82	89.35	111.30	102.64	92.93	88.07	139.13	128.28	116.16	110.10
65	77.83	71.60	65.39	60.71	119.68	108.49	98.92	94.14	117.44	108.49	98.28	93.18	146.80	135.62	122.86	116.48
66	87.18	80.95	73.16	68.48	132.17	120.18	109.49	104.15	129.31	119.11	108.13	102.52	159.64	147.05	133.50	126.58
67	98.06	88.74	80.95	77.83	144.66	131.87	120.06	114.17	139.69	128.38	116.76	110.70	172.46	158.48	144.14	136.68
68	107.40	98.06	88.74	85.62	157.14	143.58	130.63	124.18	151.94	139.32	126.92	120.35	185.30	169.91	154.78	146.76
69	116.75	107.40	98.06	93.40	169.64	155.27	141.20	134.17	162.47	148.69	135.64	128.63	198.13	181.33	165.42	156.86
70	127.66	116.75	105.85	101.18	182.14	166.96	151.78	144.19	175.10	160.00	146.12	138.56	210.97	192.76	176.06	166.96
71	146.32	133.87	122.98	116.75	207.94	189.72	173.03	163.92	198.88	182.32	165.74	156.80	236.77	217.04	197.30	186.68
72	166.57	152.54	138.54	132.31	232.22	214.01	194.27	183.65	223.19	205.14	185.77	176.74	262.57	241.32	218.56	207.94
73	186.79	171.23	155.66	147.88	258.02	236.77	215.52	204.90	249.31	228.42	207.55	197.10	289.90	265.61	241.32	229.19
74	205.49	188.35	171.23	163.45	283.82	259.54	236.77	224.63	274.64	252.20	228.43	217.88	315.68	289.90	262.57	250.43
75	225.71	207.02	188.35	179.02	309.61	283.82	258.02	244.36	300.50	275.14	251.09	237.73	341.50	312.65	285.32	270.14
76	256.85	235.06	214.81	203.93	349.07	320.24	291.40	276.22	336.59	308.53	280.48	267.11	382.46	350.60	318.72	303.54
77	292.64	267.74	244.40	231.94	394.61	362.75	329.35	312.65	377.99	345.94	313.87	299.17	429.53	393.10	356.68	339.97
78	328.45	300.43	273.97	259.97	438.64	402.20	365.78	347.57	415.38	380.64	345.94	328.56	472.02	432.56	393.10	373.36
79	361.15	330.01	300.43	284.86	478.09	438.64	397.64	377.93	448.76	411.36	373.97	355.27	509.95	467.46	424.96	403.72
80	389.16	356.47	325.33	308.21	516.02	473.53	429.53	408.28	484.84	443.42	403.36	383.33	550.93	503.88	458.35	435.60
81	417.18	381.37	347.12	330.01	552.46	506.92	459.89	437.10	518.21	475.48	431.40	410.04	588.88	540.31	490.24	465.95
82	448.31	410.95	373.60	354.91	593.44	544.86	494.77	470.50	556.96	510.20	463.46	440.75	632.89	579.77	526.67	500.84
83	484.12	443.64	403.16	382.93	640.49	587.36	534.24	506.92	601.02	551.62	500.84	476.82	682.98	626.82	569.15	541.82
84	524.59	481.00	437.42	415.63	695.12	637.45	579.77	550.93	653.11	598.34	543.60	516.88	742.18	679.94	617.71	587.36
85	572.84	524.59	476.34	452.99	758.87	695.12	631.38	601.02	711.89	651.76	593.00	563.63	808.96	740.65	673.87	640.49
86	624.22	571.30	519.91	493.46	827.17	757.36	689.05	654.14	775.99	710.54	646.42	614.38	881.81	807.42	734.58	698.16
87	680.26	622.66	566.62	538.60	901.52	825.64	751.28	713.34	845.45	774.65	703.87	669.13	960.73	880.27	799.85	760.39
88	740.96	680.26	617.99	586.86	981.98	900.02	818.06	777.08	921.56	844.10	767.98	729.23	1,047.23	959.20	872.70	828.67
89	807.89	740.96	674.02	639.78	1,069.99	981.98	892.42	846.89	1,004.38	920.24	837.42	794.69	1,141.33	1,045.73	951.62	903.06
90	881.06	807.89	733.18	697.37	1,167.13	1,069.99	972.88	924.30	1,093.87	1,003.04	912.22	866.82	1,243.02	1,139.82	1,036.62	985.02
91	960.46	879.50	800.11	759.64	1,271.84	1,165.62	1,059.37	1,006.26	1,192.69	1,093.87	993.68	944.28	1,355.34	1,243.02	1,129.19	1,073.03
92	1,046.06	958.90	871.72	828.14	1,385.69	1,270.34	1,154.99	1,097.32	1,300.87	1,191.36	1,083.18	1,029.74	1,478.27	1,353.80	1,230.88	1,170.17
93	1,141.01	1,046.06	951.11	902.86	1,511.65	1,385.69	1,259.70	1,195.97	1,417.07	1,299.55	1,180.66	1,121.90	1,610.30	1,476.76	1,341.66	1,274.88
94	1,243.75	1,139.47	1,036.73	983.81	1,646.74	1,510.15	1,372.02	1,303.73	1,545.30	1,415.72	1,287.52	1,223.41	1,756.01	1,608.79	1,463.09	1,390.24

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Shared
192 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	28.02	26.47	23.35	21.79	45.76	42.49	39.23	35.96	42.34	38.90	35.48	34.32	60.47	55.57	50.68	49.03
25-29	31.13	28.02	24.91	23.35	49.03	45.76	40.86	39.23	45.76	42.34	37.78	36.61	65.39	60.47	53.94	52.31
30-34	32.69	29.57	26.47	26.47	53.94	49.03	44.14	42.49	49.21	45.76	41.20	38.90	70.28	65.39	58.85	55.57
35-39	35.80	32.69	29.57	28.02	57.20	52.31	47.40	45.76	52.63	49.21	44.63	42.34	75.18	70.28	63.74	60.47
40-44	37.36	34.25	31.13	29.57	62.11	57.20	52.31	49.03	57.20	52.63	48.05	45.76	81.72	75.18	68.64	65.39
45	38.92	35.80	32.69	31.13	63.74	57.20	52.31	50.68	58.36	53.78	48.05	45.76	83.35	76.82	68.64	65.39
46	38.92	35.80	32.69	31.13	63.74	57.20	52.31	50.68	58.36	53.78	49.21	46.92	83.35	76.82	70.28	67.01
47	38.92	35.80	32.69	31.13	63.74	57.20	52.31	50.68	58.63	54.13	48.49	46.24	85.00	78.46	70.28	67.01
48	38.92	35.80	32.69	31.13	63.74	57.20	52.31	50.68	58.63	54.13	49.62	46.24	85.00	78.46	71.92	67.01
49	38.92	35.80	32.69	31.13	63.74	58.85	52.31	50.68	58.90	53.35	48.91	46.68	86.63	78.46	71.92	68.64
50	38.92	35.80	32.69	31.13	63.74	58.85	52.31	50.68	58.90	54.47	48.91	46.68	86.63	80.10	71.92	68.64
51	40.48	37.36	32.69	31.13	65.39	60.47	53.94	52.31	60.04	54.47	50.02	47.78	88.26	80.10	73.56	70.28
52	40.48	37.36	34.25	32.69	67.01	62.11	55.57	53.94	62.03	56.40	50.75	48.49	89.89	81.72	73.56	70.28
53	42.04	37.36	34.25	32.69	68.64	63.74	57.20	55.57	62.03	57.52	51.89	49.62	89.89	83.35	75.18	71.92
54	42.04	38.92	35.80	32.69	71.92	65.39	58.85	55.57	64.07	58.36	53.78	50.34	91.54	83.35	76.82	71.92
55	43.58	38.92	35.80	34.25	73.56	67.01	60.47	57.20	65.22	59.50	53.78	51.49	93.17	85.00	76.82	73.56
56	46.70	42.04	38.92	37.36	78.64	71.80	64.67	61.42	70.91	64.82	58.73	55.93	98.47	90.01	81.58	77.68
57	49.82	45.14	42.04	38.92	83.70	76.60	68.83	65.59	75.74	69.37	63.00	59.70	103.76	95.03	86.30	81.79
58	52.92	48.26	43.58	42.04	88.78	81.38	73.02	69.80	81.80	75.05	68.29	64.43	109.08	100.07	91.06	85.91
59	56.04	51.36	46.70	45.14	93.85	86.15	77.20	73.98	88.06	80.90	73.75	69.31	114.36	105.07	95.78	90.01
60	59.15	54.48	49.82	46.70	98.92	90.96	81.38	78.19	94.55	86.98	79.42	74.39	119.68	110.10	100.54	94.14
61	65.39	59.15	54.48	51.36	105.64	97.02	87.12	83.60	101.59	93.28	85.21	79.92	128.62	118.07	107.86	101.17
62	70.04	63.83	57.60	56.04	112.33	103.09	92.88	89.04	108.65	99.58	91.01	85.48	137.54	126.06	115.20	108.19
63	74.71	68.48	62.27	59.15	119.04	109.13	98.62	94.46	117.19	107.23	98.04	92.17	146.47	134.03	122.54	115.20
64	80.95	74.71	66.94	63.83	125.74	115.20	104.35	99.89	124.32	113.60	103.90	97.79	155.41	142.02	129.89	122.23
65	85.62	79.39	71.60	68.48	132.44	121.26	110.10	105.31	131.47	119.99	109.78	103.39	164.34	149.98	137.21	129.25
66	96.52	88.74	80.95	76.27	146.32	134.04	121.78	116.12	144.36	131.86	120.40	113.74	178.21	162.80	148.63	140.42
67	107.40	99.62	90.28	85.62	160.20	146.82	133.45	126.94	155.59	142.24	129.64	122.81	192.11	175.60	160.04	151.62
68	119.87	108.96	99.62	94.96	174.10	159.60	145.12	137.75	168.90	154.48	140.58	133.50	205.98	188.40	171.46	162.80
69	130.75	119.87	108.96	102.74	187.98	172.38	156.79	148.56	180.29	164.99	149.95	142.67	219.86	201.19	182.87	173.99
70	141.66	129.19	118.31	112.08	201.86	185.17	168.47	159.36	193.99	177.64	161.24	153.70	233.74	214.01	194.27	185.17
71	163.45	149.44	135.43	129.19	230.70	210.97	191.23	182.14	220.56	202.73	183.60	174.67	262.57	241.32	218.56	207.94
72	185.23	169.67	154.10	146.32	258.02	236.77	215.52	204.90	247.69	227.05	206.41	196.08	291.40	267.11	242.84	230.70
73	207.02	189.91	172.79	163.45	286.86	262.57	238.28	227.66	276.71	253.21	229.73	219.29	321.76	294.43	267.11	254.99
74	228.83	208.58	189.91	180.58	315.68	288.36	262.57	248.92	305.02	279.94	253.52	241.64	350.60	321.76	291.40	277.75
75	250.62	228.83	208.58	197.70	343.00	314.17	286.86	271.68	333.90	305.87	277.80	264.43	379.43	347.57	315.68	300.50
76	284.86	261.52	238.16	225.71	388.54	355.14	323.28	306.58	373.97	343.26	311.21	296.51	424.96	390.06	353.64	336.94
77	325.33	297.32	270.85	256.85	438.64	402.20	365.78	347.57	419.36	384.65	348.59	331.22	476.57	437.10	396.13	376.39
78	364.25	333.12	303.54	287.98	487.20	446.21	405.24	385.50	460.79	422.04	384.65	364.62	523.63	479.60	437.10	414.35
79	400.07	367.37	333.12	317.56	531.20	485.68	441.67	420.42	498.19	456.78	415.38	394.01	566.11	519.06	472.02	447.74
80	432.74	396.95	359.59	342.46	573.70	525.13	478.09	453.82	536.92	492.85	447.42	426.06	610.13	560.04	508.45	484.16
81	462.32	423.41	386.04	365.81	613.16	561.56	511.49	485.68	575.64	527.56	479.50	455.44	654.14	599.51	544.86	517.56
82	496.56	456.10	414.07	393.83	658.69	604.06	549.42	522.10	618.40	566.29	515.54	490.18	702.71	643.52	585.84	557.00
83	537.04	491.90	446.76	424.96	711.82	652.62	593.44	563.08	667.80	611.70	556.96	528.90	758.87	695.12	632.89	601.02
84	582.18	533.93	485.68	460.76	772.52	707.27	643.52	611.65	723.91	663.79	603.70	572.99	822.60	754.32	686.02	651.11
85	635.10	582.18	529.26	502.79	842.34	771.01	701.20	666.29	789.35	723.91	658.45	625.06	896.99	822.60	748.25	710.30
86	692.70	635.10	577.51	547.94	918.23	840.82	764.94	727.00	861.47	789.35	717.23	681.16	978.95	896.99	815.03	774.05
87	754.97	691.14	628.88	597.74	1,000.19	916.70	833.24	792.26	938.94	860.12	781.33	742.60	1,066.98	977.41	887.88	843.85
88	821.90	753.41	684.92	650.68	1,089.73	998.66	909.13	863.59	1,023.07	937.60	852.11	809.38	1,162.58	1,065.44	968.30	919.74
89	896.63	821.90	747.19	709.84	1,188.38	1,089.73	989.56	940.99	1,115.22	1,021.74	929.58	882.83	1,267.31	1,161.06	1,056.34	1,003.22
90	977.57	895.07	814.12	773.65	1,294.63	1,186.86	1,079.10	1,025.98	1,215.40	1,113.88	1,012.38	961.62	1,381.13	1,265.77	1,150.44	1,092.77
91	1,064.74	976.02	887.28	843.71	1,411.48	1,294.63	1,176.24	1,117.04	1,324.92	1,214.06	1,103.20	1,048.44	1,505.58	1,379.62	1,253.63	1,191.42
92	1,161.25	1,064.74	968.23	918.42	1,538.98	1,409.98	1,282.49	1,218.74	1,443.78	1,323.59	1,203.37	1,143.28	1,640.66	1,504.08	1,367.48	1,299.17
93	1,265.54	1,159.69	1,053.85	1,002.47	1,677.08	1,537.46	1,397.83	1,328.02	1,573.32	1,442.45	1,311.56	1,246.13	1,787.87	1,639.14	1,490.40	1,416.05
94	1,379.18	1,264.00	1,148.80	1,092.77	1,828.86	1,675.57	1,523.80	1,447.91	1,714.90	1,572.00	1,429.09	1,358.30	1,948.75	1,786.37	1,623.97	1,543.54

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Shared
240 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	29.57	28.02	24.91	23.35	49.03	45.76	40.86	39.23	45.76	42.34	37.78	36.61	65.39	60.47	53.94	52.31
25-29	32.69	29.57	26.47	26.47	53.94	49.03	44.14	42.49	49.21	44.63	41.20	38.90	70.28	63.74	58.85	55.57
30-34	34.25	32.69	29.57	28.02	57.20	52.31	47.40	45.76	52.63	48.05	44.63	42.34	75.18	68.64	63.74	60.47
35-39	37.36	34.25	31.13	29.57	62.11	57.20	50.68	49.03	57.20	52.63	46.92	44.63	81.72	75.18	67.01	63.74
40-44	40.48	37.36	34.25	32.69	67.01	60.47	55.57	52.31	60.65	56.06	51.49	48.05	86.63	80.10	73.56	68.64
45	40.48	37.36	34.25	32.69	67.01	62.11	55.57	53.94	61.79	57.20	51.49	49.21	88.26	81.72	73.56	70.28
46	40.48	37.36	34.25	32.69	67.01	62.11	55.57	53.94	62.94	57.20	52.63	50.34	89.89	81.72	75.18	71.92
47	42.04	37.36	34.25	32.69	67.01	62.11	55.57	53.94	63.14	57.52	51.89	49.62	91.54	83.35	75.18	71.92
48	42.04	37.36	34.25	32.69	67.01	62.11	55.57	53.94	63.14	57.52	53.00	49.62	91.54	83.35	76.82	71.92
49	42.04	38.92	34.25	32.69	67.01	62.11	55.57	53.94	63.36	57.79	52.25	50.02	93.17	85.00	76.82	73.56
50	42.04	38.92	34.25	32.69	67.01	62.11	57.20	53.94	63.36	57.79	53.35	50.02	93.17	85.00	78.46	73.56
51	42.04	38.92	35.80	34.25	70.28	63.74	58.85	55.57	64.46	58.90	53.35	51.12	94.81	86.63	78.46	75.18
52	43.58	40.48	35.80	34.25	71.92	65.39	60.47	57.20	65.41	60.90	55.26	51.89	94.81	88.26	80.10	75.18
53	43.58	40.48	37.36	35.80	73.56	68.64	62.11	58.85	66.54	60.90	55.26	53.00	96.43	88.26	80.10	76.82
54	45.14	42.04	37.36	35.80	76.82	70.28	63.74	60.47	68.64	62.94	57.20	53.78	98.06	89.89	81.72	76.82
55	46.70	42.04	38.92	35.80	78.46	71.92	65.39	62.11	68.64	62.94	57.20	54.92	98.06	89.89	81.72	78.46
56	49.82	45.14	40.48	38.92	83.82	77.00	69.85	66.28	74.88	68.80	62.47	59.90	103.98	95.53	86.76	83.18
57	52.92	48.26	43.58	42.04	89.18	82.08	74.33	70.45	80.23	73.85	67.01	64.19	109.91	101.17	91.80	87.92
58	56.04	51.36	46.70	45.14	94.57	87.18	78.82	74.63	86.86	80.11	72.62	69.48	115.81	106.80	96.84	92.65
59	60.71	54.48	49.82	48.26	99.94	92.26	83.28	78.80	93.73	86.58	78.44	74.99	121.73	112.44	101.87	97.39
60	63.83	57.60	52.92	49.82	105.31	97.33	87.77	82.97	100.84	93.28	84.47	80.66	127.66	118.07	106.91	102.12
61	68.48	63.83	57.60	54.48	112.64	103.72	93.82	88.70	108.40	100.09	90.50	86.47	137.21	126.70	114.56	109.46
62	74.71	68.48	62.27	59.15	119.99	110.10	99.89	94.46	115.98	106.90	96.56	92.27	146.80	135.31	122.23	116.78
63	80.95	73.16	66.94	63.83	127.33	116.48	105.95	100.20	125.10	115.15	103.90	99.32	156.37	143.92	129.89	124.14
64	85.62	79.39	71.60	68.48	134.66	122.86	112.02	105.95	132.76	122.02	110.04	105.18	165.94	152.53	137.54	131.47
65	91.84	84.06	76.27	73.16	142.02	129.25	118.07	111.68	140.41	128.92	116.16	111.05	175.51	161.16	145.20	138.83
66	104.30	94.96	87.18	82.50	156.71	142.86	130.27	123.66	154.31	141.56	127.79	121.91	190.50	174.77	157.75	150.52
67	115.19	105.85	96.52	91.84	171.42	156.48	142.49	135.61	166.44	152.59	137.93	131.39	205.49	188.38	170.29	162.22
68	127.66	116.75	105.85	101.18	186.11	170.09	154.68	147.59	180.79	165.62	149.94	142.61	220.46	201.97	182.83	173.90
69	140.10	127.66	116.75	110.52	200.82	183.71	166.88	159.54	193.08	176.78	160.24	152.22	235.44	215.58	195.40	185.62
70	151.00	138.54	126.10	119.87	215.52	197.30	179.10	171.50	207.85	190.22	172.58	163.76	250.43	229.19	207.94	197.30
71	174.35	160.33	144.77	138.54	245.88	226.15	204.90	194.27	235.86	216.73	196.33	187.42	280.79	258.02	233.74	223.12
72	197.70	180.58	165.01	157.22	276.22	253.46	230.70	218.56	265.75	243.83	221.90	210.29	312.65	286.86	261.06	247.39
73	221.05	202.37	183.68	174.35	306.58	280.79	254.99	242.84	294.98	271.49	246.71	233.65	343.00	315.68	286.86	271.68
74	244.40	224.15	203.93	193.02	336.94	309.61	280.79	267.11	326.15	298.42	272.02	258.80	374.89	343.00	312.65	297.47
75	267.74	245.94	222.60	211.70	367.28	336.94	306.58	291.40	357.94	327.23	297.84	283.15	406.75	371.86	338.46	321.76
76	305.10	280.20	253.73	241.28	415.86	380.96	346.03	329.35	400.68	367.28	333.90	316.55	455.32	417.38	379.43	359.71
77	347.12	319.12	289.54	275.53	468.98	429.53	391.57	371.86	448.76	411.36	373.97	355.27	509.95	467.46	424.96	403.72
78	389.16	356.47	323.77	308.21	520.60	478.09	434.06	412.82	492.85	451.43	411.36	390.00	560.04	512.99	467.46	443.17
79	428.08	392.28	356.47	339.35	567.64	520.60	473.53	449.24	532.92	488.83	443.42	422.04	605.58	555.49	503.88	479.60
80	462.32	423.41	386.04	365.81	613.16	561.56	511.49	485.68	575.64	527.56	479.50	455.44	654.14	599.51	544.86	517.56
81	495.01	452.99	412.51	392.28	655.66	601.02	546.38	519.06	615.72	563.63	512.87	487.50	699.67	640.49	582.80	553.97
82	532.38	487.22	443.64	421.85	705.74	646.55	587.36	558.53	661.12	606.36	551.62	523.56	751.28	689.05	626.82	594.95
83	574.39	526.14	479.44	454.55	761.90	698.16	634.42	602.54	714.55	654.43	595.68	566.29	811.99	743.69	676.91	643.52
84	624.22	571.30	519.91	493.46	827.17	757.36	689.05	654.14	775.99	710.54	646.42	614.38	881.81	807.42	734.58	698.16
85	680.26	622.66	566.62	538.60	901.52	825.64	751.28	713.34	845.45	774.65	703.87	669.13	960.73	880.27	799.85	760.39
86	740.96	678.70	617.99	586.86	981.98	900.02	818.06	777.08	921.56	844.10	767.98	729.23	1,047.23	959.20	872.70	828.67
87	807.89	739.40	672.48	639.78	1,069.99	980.45	892.42	846.89	1,004.38	920.24	836.09	794.69	1,141.33	1,045.73	950.09	903.06
88	879.50	806.34	733.18	697.37	1,167.13	1,069.99	972.88	924.30	1,093.87	1,003.04	912.22	866.82	1,243.02	1,139.82	1,036.62	985.02
89	958.90	879.50	800.11	759.64	1,271.84	1,165.62	1,059.37	1,006.26	1,192.69	1,093.87	993.68	944.28	1,355.34	1,243.02	1,129.19	1,073.03
90	1,046.06	958.90	871.72	828.14	1,385.69	1,270.34	1,154.99	1,097.32	1,300.87	1,191.36	1,083.18	1,029.74	1,478.27	1,353.80	1,230.88	1,170.17
91	1,139.47	1,044.50	949.55	902.86	1,510.15	1,385.69	1,259.70	1,195.97	1,417.07	1,299.55	1,180.66	1,121.90	1,610.30	1,476.76	1,341.66	1,274.88
92	1,242.19	1,139.47	1,035.17	983.81	1,646.74	1,510.15	1,372.02	1,303.73	1,545.30	1,415.72	1,287.52	1,223.41	1,756.01	1,608.79	1,463.09	1,390.24
93	1,354.27	1,240.64	1,128.56	1,072.52	1,795.48	1,645.21	1,496.47	1,420.58	1,684.19	1,543.96	1,403.72	1,332.91	1,913.86	1,754.50	1,595.15	1,514.69
94	1,475.69	1,352.71	1,229.75	1,169.04	1,956.36	1,793.94	1,630.04	1,549.61	1,835.11	1,682.86	1,529.26	1,453.13	2,085.36	1,912.33	1,737.80	1,651.28

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
24 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	99.37	92.28	85.18	78.08	163.97	149.06	134.15	126.71	156.52	140.92	130.46	125.22	223.60	201.24	186.32	178.87
25-29	98.29	91.74	85.20	78.65	165.14	151.39	137.63	130.74	154.13	139.73	130.09	120.44	220.21	199.55	185.78	172.03
30-34	97.63	91.54	85.43	79.32	166.60	147.37	134.56	128.15	152.50	143.52	130.09	121.13	217.84	205.03	185.81	172.98
35-39	101.71	90.41	84.76	79.10	160.19	148.33	136.45	130.52	153.71	141.20	128.78	120.48	219.53	201.73	183.92	172.06
40-44	98.78	88.39	83.18	77.99	163.78	147.40	136.49	125.56	152.87	141.42	126.13	122.29	218.38	202.00	180.14	174.68
45	93.47	88.54	78.70	73.79	154.94	144.61	129.13	123.95	148.25	133.79	122.93	115.68	211.76	191.10	175.61	165.29
46	96.52	86.86	77.21	72.38	152.00	141.88	126.68	121.61	145.44	134.77	120.60	117.08	207.74	192.54	172.28	167.22
47	94.96	85.46	75.97	75.97	149.57	139.58	124.63	119.65	144.47	130.72	120.41	113.53	209.39	189.44	174.49	164.51
48	93.40	84.06	79.39	74.71	152.00	137.29	122.58	117.68	142.12	131.96	118.43	111.66	205.93	191.23	171.61	161.82
49	91.22	86.66	77.54	72.97	148.46	134.10	124.51	114.94	140.02	127.02	117.22	110.75	205.92	186.77	172.40	162.83
50	93.82	84.89	75.96	71.48	145.43	131.35	121.97	112.58	137.16	127.60	114.82	108.47	201.72	187.64	168.89	159.49
51	92.18	83.41	74.63	70.25	142.88	133.67	119.84	115.25	137.92	125.38	115.98	109.69	202.80	184.37	170.54	161.34
52	90.23	81.62	77.34	73.04	144.36	130.82	117.29	112.78	140.08	127.60	115.19	112.04	203.00	184.96	166.92	162.40
53	87.94	83.75	75.37	71.18	140.69	127.50	118.70	109.92	139.57	127.43	115.28	109.21	202.25	184.66	167.08	158.29
54	90.41	82.19	73.97	69.85	142.40	129.44	116.50	112.18	141.97	129.90	117.83	111.78	202.80	185.56	168.29	159.65
55	88.36	80.32	72.29	68.27	139.16	126.50	113.86	109.64	141.68	129.89	118.07	112.16	202.40	185.56	168.67	160.25
56	94.51	86.64	78.77	74.82	147.92	134.77	121.62	116.68	147.49	135.04	122.60	116.68	204.83	187.55	170.29	162.07
57	99.16	87.71	80.10	76.27	154.34	140.87	127.42	121.88	149.26	136.54	123.80	118.00	204.44	187.03	169.61	161.66
58	99.61	92.22	84.85	81.16	160.04	146.30	132.59	126.50	152.82	139.63	126.47	120.76	203.71	186.17	168.64	161.00
59	102.92	95.83	85.18	81.62	164.29	150.42	136.54	129.97	155.28	141.79	128.27	122.66	201.66	184.13	166.60	159.29
60	106.16	95.88	89.04	85.62	168.48	154.45	140.41	133.39	158.08	144.22	130.34	124.79	200.10	182.53	165.01	157.98
61	113.80	103.75	93.72	90.36	177.00	161.92	147.53	139.96	166.40	151.78	137.69	131.17	210.65	192.11	174.26	166.03
62	120.37	110.62	100.85	94.36	184.08	168.07	153.38	145.39	173.39	158.08	143.87	136.49	219.43	200.09	182.09	172.76
63	126.40	116.92	104.27	101.11	190.45	173.62	158.72	150.30	181.92	165.84	151.33	143.03	227.40	207.30	189.16	178.79
64	133.20	120.80	111.52	105.32	198.13	180.35	165.12	156.23	189.52	172.72	158.02	148.87	236.89	215.90	197.51	186.08
65	138.19	126.19	114.17	108.16	203.23	184.76	169.38	160.14	194.62	177.38	162.59	152.74	243.30	221.71	203.23	190.92
66	148.46	136.81	125.17	119.34	215.45	196.57	179.54	170.11	205.63	187.97	171.74	161.74	253.85	232.03	212.03	199.66
67	160.61	146.52	132.42	126.79	226.44	207.25	188.71	179.11	213.26	195.40	178.06	168.01	263.28	241.24	219.85	207.43
68	169.86	156.16	142.45	134.24	237.61	218.05	198.01	188.24	223.91	205.62	186.95	176.71	273.06	250.76	228.00	215.50
69	179.95	164.06	148.20	142.90	246.35	226.57	205.31	195.41	229.81	211.44	191.86	181.61	280.24	257.86	233.96	221.46
70	186.36	171.04	155.74	148.08	253.90	233.98	211.58	201.64	237.60	218.99	198.34	188.03	286.25	263.83	238.94	226.52
71	207.91	190.58	173.26	163.36	279.94	255.79	234.08	222.01	263.52	241.25	220.98	208.80	313.72	287.18	263.05	248.57
72	225.34	208.56	189.37	179.78	303.86	278.15	252.43	240.76	288.07	264.24	240.40	228.49	338.93	310.87	282.83	268.80
73	241.90	221.17	202.74	191.21	321.23	296.51	269.54	256.07	309.10	283.97	258.86	245.34	359.39	330.20	301.00	285.29
74	258.22	235.96	213.70	204.79	340.75	312.53	284.32	269.12	330.44	304.02	275.66	262.46	379.81	349.43	316.87	301.69
75	268.72	247.38	223.92	213.26	355.57	326.45	295.26	280.70	347.66	318.38	290.94	276.30	395.06	361.80	330.62	313.99
76	295.68	271.21	246.74	234.50	383.74	351.92	320.10	304.22	370.93	341.20	309.70	293.93	421.51	387.71	351.92	334.03
77	319.12	291.88	266.58	252.96	405.98	373.74	339.59	322.52	390.65	358.96	325.56	310.52	443.93	407.90	369.95	352.88
78	341.84	311.95	283.93	270.85	429.82	395.23	358.80	340.60	410.30	376.64	342.97	325.37	466.25	428.00	389.75	369.73
79	358.46	328.31	298.12	283.93	446.40	410.06	372.01	352.97	424.80	388.26	353.26	334.97	482.72	441.22	401.41	380.64
80	369.85	339.59	309.34	292.52	458.96	421.27	381.91	363.89	434.17	398.11	360.61	343.31	493.39	452.40	409.79	390.11
81	382.07	349.68	317.30	302.74	473.53	434.08	394.61	374.09	447.28	409.75	372.25	354.20	508.26	465.65	423.01	402.52
82	409.58	375.58	341.59	325.40	508.26	465.65	423.01	402.52	480.60	440.33	400.02	380.58	546.13	500.36	454.58	432.49
83	443.57	406.34	369.11	351.31	549.30	503.52	457.75	434.08	518.11	475.06	431.98	411.16	588.77	539.83	490.91	467.21
84	480.82	440.34	399.86	380.44	595.07	546.13	495.64	471.96	562.56	515.32	469.48	445.88	639.29	585.60	533.51	506.68
85	524.52	480.82	437.10	414.44	648.76	595.07	541.42	514.56	613.94	562.56	511.15	486.16	697.67	639.29	580.86	552.46
86	571.48	522.91	475.97	451.68	707.14	648.76	590.34	560.36	668.12	612.56	556.99	529.24	759.24	696.10	632.96	601.39
87	623.28	571.48	518.05	492.14	771.86	707.14	642.43	610.86	729.23	668.12	607.01	576.44	828.70	759.24	689.78	655.06
88	678.32	621.66	565.00	537.48	841.32	770.28	700.84	666.10	794.52	727.84	662.57	629.24	902.87	827.10	752.92	715.04
89	739.85	678.32	616.80	586.04	917.08	839.74	763.97	726.07	865.37	793.14	720.91	684.79	983.38	901.30	819.20	778.19
90	806.21	739.85	671.84	637.85	999.16	915.49	831.84	790.81	943.15	865.37	786.20	747.29	1,071.77	983.38	893.39	849.19
91	879.06	806.21	731.75	696.13	1,089.12	997.57	907.61	861.83	1,029.26	943.15	857.04	813.96	1,169.63	1,071.77	973.90	924.96
92	958.39	877.44	798.12	757.64	1,186.98	1,087.55	988.09	939.19	1,120.94	1,027.88	934.82	887.60	1,273.80	1,168.04	1,062.30	1,008.62
93	1,044.19	956.77	869.36	827.26	1,292.75	1,185.41	1,078.08	1,024.42	1,222.33	1,120.94	1,018.16	968.15	1,389.02	1,273.80	1,157.00	1,100.17
94	1,138.09	1,042.57	948.68	901.73	1,409.56	1,292.75	1,174.37	1,115.95	1,332.07	1,220.96	1,109.83	1,054.28	1,513.73	1,387.45	1,261.16	1,198.03

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
36 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	134.87	120.67	113.58	106.48	208.68	193.78	178.87	163.97	198.25	182.64	161.76	156.52	283.21	260.86	231.05	223.60
25-29	131.08	124.51	111.41	104.86	206.45	192.66	172.03	165.14	197.52	178.26	163.78	154.13	282.13	254.62	233.96	220.21
30-34	134.24	122.05	109.84	103.74	211.44	192.22	172.98	166.60	197.34	179.40	161.46	157.01	281.90	256.28	230.66	224.26
35-39	135.61	124.31	113.00	107.36	207.66	189.86	172.06	166.13	195.23	178.61	162.00	153.71	278.86	255.12	231.40	219.53
40-44	129.98	119.58	109.19	103.98	207.46	191.08	174.68	163.78	191.08	175.80	160.51	152.87	272.95	251.12	229.27	218.38
45	127.90	118.06	103.30	98.38	201.42	180.77	165.29	160.12	188.02	169.96	155.50	148.25	268.58	242.76	222.08	211.76
46	125.47	115.81	106.16	101.33	197.62	177.35	162.13	157.08	184.44	170.26	156.05	145.44	263.48	243.22	222.94	207.74
47	123.44	113.95	104.45	99.71	194.42	179.47	159.53	154.55	182.32	168.55	151.36	144.47	264.22	244.27	219.35	209.39
48	121.42	112.08	102.74	98.06	191.23	176.53	156.91	152.00	182.69	165.78	152.24	145.46	264.78	240.28	220.64	210.85
49	123.16	109.46	100.34	95.78	186.77	172.40	158.03	148.46	179.11	162.83	149.78	140.02	263.40	239.46	220.28	205.92
50	120.62	111.68	98.28	93.82	182.95	168.89	154.81	145.43	178.61	162.67	146.71	140.38	262.69	239.23	215.77	206.39
51	118.52	109.74	100.96	96.58	184.37	170.54	152.10	147.49	178.66	163.00	147.31	141.05	262.73	239.68	216.64	207.43
52	120.30	107.40	98.82	94.51	184.96	171.42	153.37	144.36	180.54	164.98	149.42	143.18	261.64	239.09	216.53	207.52
53	117.24	108.86	100.49	92.12	184.66	171.48	153.89	145.09	175.96	163.81	148.66	139.57	255.01	237.42	215.45	202.25
54	119.17	106.85	98.63	94.51	185.56	168.29	155.33	146.71	178.24	163.10	151.03	141.97	254.58	233.02	215.75	202.80
55	116.47	108.44	96.40	92.38	185.56	168.67	156.02	147.60	177.11	162.37	147.60	141.68	253.02	231.94	210.85	202.40
56	122.09	114.20	102.40	98.46	194.00	176.75	162.76	154.55	186.52	171.12	155.14	148.63	259.06	237.67	215.47	206.45
57	125.86	114.42	102.97	99.16	199.54	182.10	167.08	159.16	190.84	175.25	158.46	151.52	261.44	240.04	217.08	207.58
58	129.13	118.06	106.99	103.30	204.31	186.78	170.77	163.13	197.38	181.36	163.61	156.20	263.15	241.79	218.15	208.27
59	131.32	120.67	106.48	102.92	207.40	189.88	173.09	165.78	202.51	186.19	167.62	159.74	263.00	241.80	217.70	207.48
60	130.14	119.87	109.58	102.74	210.61	193.09	175.51	168.48	208.01	191.38	171.92	163.64	263.29	242.23	217.64	207.12
61	140.57	130.52	117.13	110.44	223.66	205.16	186.60	178.39	217.37	199.46	179.96	171.30	275.14	252.48	227.78	216.82
62	149.66	136.64	123.64	117.12	234.76	215.45	196.07	186.76	225.00	206.04	186.52	177.56	284.81	260.78	236.09	224.77
63	154.84	142.20	129.55	123.24	244.85	224.78	204.70	194.34	234.79	214.56	194.84	185.53	293.47	268.19	243.58	231.91
64	164.18	151.79	136.31	130.10	256.56	235.61	214.64	203.21	243.35	222.01	202.20	192.55	304.19	277.52	252.73	240.68
65	171.24	156.23	141.20	135.20	264.84	243.30	221.71	209.40	248.82	226.66	206.94	197.09	311.04	283.32	258.67	246.36
66	186.30	168.83	154.28	145.55	280.79	257.82	234.88	222.47	264.25	240.88	219.89	209.41	326.22	297.37	271.48	258.52
67	200.04	183.14	166.24	157.78	295.16	270.96	246.73	234.31	275.28	251.08	229.15	218.20	339.84	309.96	282.90	269.38
68	213.70	194.51	178.08	167.12	309.77	284.28	258.79	246.28	290.16	264.78	241.67	230.08	353.86	322.92	294.70	280.60
69	222.29	203.77	185.23	177.30	321.18	294.68	268.18	255.67	298.81	272.80	248.94	237.00	364.43	332.69	303.58	289.03
70	232.31	214.44	194.02	183.80	331.07	303.67	276.30	263.83	309.89	283.04	258.25	245.84	373.36	341.02	311.14	296.22
71	262.36	240.08	217.80	207.91	364.40	335.44	304.06	289.58	344.62	316.21	285.82	271.64	410.23	376.46	340.27	323.36
72	287.66	263.69	239.72	227.74	395.02	362.29	329.57	313.19	375.52	345.67	313.90	298.00	441.77	406.69	369.30	350.60
73	308.71	283.37	258.04	244.20	420.06	386.36	350.41	332.45	403.75	370.91	336.13	320.68	469.46	431.28	390.84	372.88
74	331.67	302.74	276.02	262.67	444.94	408.02	371.14	353.77	432.41	396.53	360.66	341.77	497.02	455.77	414.55	392.84
75	347.60	319.88	290.04	275.10	463.69	426.26	386.75	368.03	455.64	417.18	378.78	360.47	517.75	474.07	430.43	409.62
76	379.30	348.70	316.08	301.81	501.04	459.29	417.52	397.64	488.16	447.91	405.92	386.68	554.72	508.98	461.27	439.40
77	408.62	373.60	340.51	323.00	533.12	489.47	445.84	423.08	515.88	472.49	429.07	409.02	586.22	536.90	487.58	464.81
78	435.24	399.74	362.39	345.58	564.60	519.07	471.72	448.03	543.34	498.46	453.58	429.53	617.42	566.44	515.44	488.11
79	456.06	417.02	379.76	360.24	586.54	538.10	489.65	465.43	561.85	514.63	468.95	444.61	638.46	584.82	532.90	505.22
80	470.74	432.06	391.72	373.22	603.20	554.03	503.23	478.64	575.56	527.93	480.35	455.82	654.02	599.93	545.83	517.97
81	485.68	445.20	404.72	383.68	621.91	569.83	519.31	492.48	593.11	544.49	494.50	469.48	673.99	618.76	561.92	533.51
82	521.28	477.58	433.87	412.82	669.26	614.02	557.21	530.35	637.57	584.78	532.01	505.60	724.51	664.52	604.55	574.55
83	563.39	516.43	469.48	445.20	722.92	662.94	601.39	571.39	688.96	632.02	573.67	545.90	782.90	718.21	651.91	620.34
84	610.33	560.15	508.33	484.04	784.49	718.21	653.47	620.34	747.29	684.79	623.68	591.73	849.19	778.19	708.73	672.41
85	665.36	610.33	555.29	527.77	853.94	782.90	711.89	677.15	815.38	747.29	679.24	644.50	926.54	849.19	771.86	732.40
86	725.27	665.36	605.47	574.72	931.28	853.94	776.59	737.12	888.97	813.96	740.35	702.85	1,010.20	924.96	841.32	798.67
87	791.65	725.27	658.90	626.52	1,014.95	931.28	846.04	803.42	968.15	887.60	807.02	766.74	1,100.17	1,008.62	917.08	871.31
88	862.87	790.02	718.80	683.18	1,106.48	1,014.95	921.82	876.05	1,055.64	968.15	879.25	836.20	1,199.60	1,100.17	999.16	950.23
89	940.58	861.26	783.55	744.71	1,205.93	1,104.90	1,005.47	954.97	1,150.10	1,054.28	958.43	911.20	1,306.94	1,198.03	1,089.12	1,035.44
90	1,024.76	938.96	853.15	811.07	1,314.85	1,205.93	1,095.44	1,040.18	1,254.30	1,150.10	1,044.55	993.16	1,425.34	1,306.94	1,186.98	1,128.59
91	1,117.04	1,023.14	930.86	883.92	1,433.21	1,313.27	1,194.88	1,134.90	1,366.79	1,252.91	1,138.99	1,082.08	1,553.20	1,423.75	1,294.32	1,229.60
92	1,217.42	1,115.42	1,013.44	963.25	1,562.64	1,431.64	1,302.23	1,235.93	1,490.44	1,365.43	1,241.78	1,179.29	1,693.68	1,551.61	1,411.12	1,340.09
93	1,325.89	1,215.79	1,105.72	1,050.66	1,703.14	1,561.07	1,419.01	1,347.98	1,623.78	1,489.03	1,352.92	1,286.24	1,845.20	1,692.08	1,537.40	1,461.62
94	1,445.69	1,325.89	1,204.46	1,144.57	1,856.22	1,701.55	1,546.87	1,469.53	1,769.60	1,622.39	1,475.15	1,401.54	2,010.94	1,843.61	1,676.30	1,592.64

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
48 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	141.96	134.87	120.67	113.58	231.05	216.13	193.78	186.32	219.13	203.51	182.64	177.38	313.04	290.66	260.86	253.40
25-29	144.18	131.08	117.96	111.41	233.96	213.32	192.66	185.78	221.57	202.30	183.05	173.41	316.54	289.00	261.48	247.73
30-34	146.45	134.24	122.05	115.93	230.66	211.44	192.22	185.81	219.79	201.85	183.91	174.96	313.96	288.32	262.69	249.88
35-39	141.28	129.97	118.67	113.00	231.40	213.59	195.79	183.92	220.14	199.36	182.74	174.43	314.46	284.80	261.07	249.19
40-44	140.38	129.98	119.58	114.38	229.27	212.90	191.08	180.14	217.85	198.71	179.64	171.98	311.17	283.87	256.58	245.66
45	137.74	127.90	113.14	108.22	222.08	201.42	185.94	175.61	209.69	191.64	173.53	166.32	299.56	273.73	247.92	237.60
46	135.12	125.47	110.99	106.16	217.88	202.68	182.41	172.28	209.29	191.53	173.81	166.73	298.94	273.61	248.29	238.15
47	132.94	123.44	113.95	104.45	219.35	199.42	184.45	174.49	206.38	189.20	172.01	165.13	299.11	274.19	249.26	239.29
48	130.75	121.42	112.08	107.40	215.75	201.04	181.43	171.61	206.36	189.46	172.56	165.78	299.11	274.60	250.07	240.28
49	132.28	118.58	109.46	104.90	215.50	196.36	177.19	167.62	205.15	185.63	169.36	162.83	301.70	272.98	249.04	239.46
50	129.55	116.16	107.23	102.76	211.10	197.03	178.26	168.89	204.17	188.22	169.06	162.67	300.22	276.77	248.62	239.23
51	131.69	118.52	109.74	100.96	212.03	193.58	175.15	170.54	203.72	184.94	169.27	159.83	299.62	271.94	248.89	235.07
52	128.89	120.30	107.40	103.12	212.03	193.97	175.93	166.92	202.32	186.77	168.07	161.84	293.22	270.67	243.60	234.59
53	129.80	121.44	108.86	104.69	211.04	193.46	175.87	167.08	200.26	185.04	166.87	157.74	290.18	268.19	241.81	228.62
54	131.50	119.17	110.95	102.74	211.44	194.18	176.92	163.97	202.39	184.27	169.15	160.09	289.09	263.21	241.64	228.71
55	132.54	120.49	108.44	104.42	206.63	189.77	172.90	164.46	200.74	183.01	165.30	159.41	286.75	261.46	236.15	227.72
56	137.83	126.02	114.20	110.28	218.62	200.54	182.45	173.44	210.78	192.47	174.07	167.57	292.76	267.29	241.78	232.75
57	141.11	129.66	118.22	114.42	227.18	208.20	189.20	179.70	215.12	196.63	178.14	171.20	294.74	269.36	244.00	234.50
58	147.56	132.82	121.74	114.36	234.74	214.93	195.12	185.23	221.98	203.10	184.20	176.80	295.96	270.79	245.58	235.70
59	149.06	134.87	124.21	117.12	240.23	219.79	199.36	189.13	227.26	208.12	188.99	181.15	295.14	270.30	245.45	235.24
60	150.68	136.98	126.71	119.87	245.71	224.65	203.59	193.09	232.93	213.53	194.11	185.82	294.86	270.31	245.71	235.21
61	160.64	147.26	133.87	127.18	258.67	236.71	214.76	203.78	243.37	223.30	202.73	194.05	308.08	282.66	256.60	245.63
62	165.91	152.90	139.90	133.39	269.45	246.77	224.10	212.78	251.86	231.31	209.70	200.76	318.79	292.81	265.44	254.12
63	173.80	157.99	145.36	135.88	279.22	255.89	232.57	220.92	262.75	241.49	218.70	209.39	328.45	301.87	273.38	261.71
64	182.77	167.27	151.79	142.50	290.84	266.71	242.59	230.54	272.29	250.49	226.57	216.94	340.38	313.08	283.24	271.18
65	186.28	171.24	156.23	147.20	298.72	274.08	249.44	237.12	278.38	256.21	231.56	221.71	347.98	320.26	289.46	277.14
66	203.77	186.30	171.74	163.01	317.82	291.36	265.45	251.90	297.55	273.72	247.51	236.54	367.36	337.93	305.56	292.02
67	219.77	202.86	183.14	174.68	335.12	306.97	279.92	265.31	311.70	286.60	259.20	247.38	384.82	353.82	320.00	305.40
68	235.61	216.44	197.26	186.30	352.56	322.76	294.55	278.83	330.13	303.44	274.51	261.64	402.59	370.04	334.79	319.07
69	248.75	227.58	209.05	198.47	366.40	335.21	306.10	289.46	341.40	313.69	283.84	270.22	416.33	382.55	346.16	329.54
70	260.39	239.96	217.00	206.78	378.34	346.00	316.12	298.69	355.33	326.41	295.44	280.97	428.11	393.28	355.96	338.50
71	294.53	269.77	245.03	232.66	415.07	381.28	347.50	328.19	395.29	360.82	328.38	312.18	470.59	429.54	390.94	371.64
72	323.63	297.25	270.88	256.50	451.10	413.71	376.31	357.62	431.11	395.38	359.62	341.72	507.20	465.14	423.07	402.02
73	350.17	320.23	290.28	276.46	478.46	440.26	399.83	379.62	463.62	425.00	386.36	367.04	539.10	494.16	449.24	426.78
74	373.97	342.80	311.64	296.05	507.85	464.45	423.23	401.52	496.60	455.05	413.52	392.76	570.80	523.06	475.31	451.43
75	392.40	360.42	328.43	311.35	528.14	484.49	440.81	417.95	523.31	479.41	435.47	413.53	594.67	544.79	494.87	469.92
76	438.43	401.72	365.02	346.67	580.57	532.84	483.16	459.29	566.88	519.65	472.39	449.68	644.18	590.52	536.82	510.98
77	476.72	435.86	396.95	377.48	626.06	572.94	521.72	495.17	606.04	555.96	505.88	480.82	688.68	631.76	574.85	546.38
78	513.70	470.74	427.76	407.21	668.41	613.79	557.32	530.00	644.29	591.41	536.92	509.66	732.14	672.06	610.14	579.16
79	541.25	496.88	450.73	429.44	700.74	641.90	583.09	555.41	671.45	615.12	558.79	531.40	763.03	699.01	635.00	603.85
80	564.88	517.80	470.74	447.19	726.14	665.50	604.86	573.70	692.38	634.68	576.98	548.12	786.79	721.21	655.66	622.87
81	581.18	532.62	484.04	459.78	748.18	685.04	623.50	591.92	712.57	652.84	594.49	563.94	809.75	741.86	675.56	640.85
82	624.89	573.08	521.28	495.38	803.42	737.12	669.26	636.12	766.74	702.85	638.95	607.01	871.31	798.67	726.07	689.78
83	675.08	618.42	561.76	534.24	868.14	795.54	722.92	686.63	827.84	758.41	690.36	655.62	940.75	861.83	784.49	745.02
84	731.75	671.84	610.33	579.58	942.34	863.41	784.49	745.02	898.72	823.69	748.69	711.18	1,021.26	936.02	850.79	808.15
85	798.12	731.75	665.36	631.38	1,025.98	940.75	855.52	812.90	979.26	897.30	815.38	775.07	1,112.81	1,019.66	926.54	880.75
86	869.36	798.12	725.27	688.04	1,119.11	1,025.98	932.87	885.50	1,066.76	977.87	888.97	844.52	1,212.23	1,111.21	1,010.20	959.68
87	948.68	869.36	790.02	751.18	1,220.14	1,117.52	1,016.52	966.00	1,162.62	1,066.76	969.53	920.93	1,321.15	1,212.23	1,101.73	1,046.51
88	1,032.86	947.06	861.26	817.55	1,329.05	1,218.55	1,108.06	1,052.82	1,268.18	1,162.62	1,057.06	1,004.27	1,441.12	1,321.15	1,201.19	1,141.22
89	1,126.75	1,032.86	938.96	892.02	1,449.00	1,327.48	1,207.51	1,147.52	1,382.09	1,266.80	1,151.51	1,094.53	1,570.55	1,439.53	1,308.53	1,243.81
90	1,227.12	1,125.14	1,023.14	971.34	1,580.02	1,447.43	1,316.42	1,250.12	1,505.69	1,380.67	1,255.68	1,191.78	1,711.03	1,568.96	1,426.91	1,354.30
91	1,338.84	1,227.12	1,115.42	1,058.76	1,722.07	1,578.43	1,434.80	1,362.20	1,641.84	1,504.32	1,368.19	1,300.13	1,865.70	1,709.46	1,554.78	1,477.40
92	1,458.64	1,337.22	1,215.79	1,154.27	1,876.76	1,720.49	1,564.24	1,485.32	1,789.04	1,640.44	1,491.80	1,416.80	2,033.02	1,864.14	1,695.25	1,610.00
93	1,589.76	1,457.02	1,325.89	1,259.51	2,045.64	1,875.17	1,704.72	1,619.47	1,950.19	1,787.68	1,625.15	1,544.59	2,216.12	2,031.44	1,846.78	1,755.23
94	1,733.84	1,588.14	1,444.06	1,372.84	2,228.76	2,044.08	1,857.83	1,764.68	2,126.59	1,948.81	1,772.39	1,683.50	2,416.58	2,214.55	2,014.07	1,913.06

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
60 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	170.36	156.16	141.96	134.87	268.31	245.94	223.60	216.13	255.67	234.80	213.94	203.51	365.21	335.40	305.59	290.66
25-29	163.84	150.72	137.63	131.08	268.37	247.73	220.21	213.32	250.49	231.20	211.94	197.52	357.82	330.29	302.77	282.13
30-34	164.76	152.54	140.35	134.24	269.10	243.47	224.26	211.44	251.16	233.22	210.84	201.85	358.80	333.17	301.13	288.32
35-39	163.86	152.57	135.61	129.97	266.99	243.25	219.53	213.59	253.37	232.57	207.66	199.36	361.92	332.24	296.66	284.80
40-44	166.37	150.78	135.18	129.98	262.04	240.20	218.38	207.46	248.42	229.27	206.35	198.71	354.85	327.54	294.79	283.87
45	157.40	142.66	132.82	122.98	253.08	232.42	211.76	201.42	238.62	220.56	198.88	191.64	340.88	315.07	284.08	273.73
46	154.43	144.77	130.28	125.47	248.29	228.01	207.74	197.62	237.66	219.90	198.62	188.02	339.49	314.15	283.74	268.55
47	151.92	142.43	128.18	123.44	244.27	224.33	204.40	194.42	233.92	213.28	196.08	185.74	338.99	309.10	284.16	269.21
48	154.10	140.10	126.10	121.42	240.28	220.64	201.04	191.23	233.46	213.14	192.86	182.69	338.34	308.92	279.49	264.78
49	150.52	136.82	123.16	118.58	234.67	215.50	196.36	186.77	224.72	208.44	188.87	179.11	330.44	306.50	277.76	263.40
50	147.42	134.03	120.62	116.16	229.85	211.10	192.31	182.95	223.28	204.17	185.00	175.44	328.37	300.22	272.06	257.99
51	149.24	136.08	122.92	118.52	235.07	216.64	193.58	184.37	222.53	203.72	184.94	175.50	327.25	299.62	271.94	258.12
52	146.08	137.47	124.60	116.00	234.59	216.53	198.48	184.96	224.10	205.44	186.77	177.44	324.82	297.73	270.67	257.14
53	146.56	134.00	121.44	117.24	237.42	215.45	197.86	189.06	221.46	203.24	185.04	175.96	320.96	294.58	268.19	255.01
54	147.95	135.61	123.29	115.07	237.32	220.07	198.48	189.86	223.52	205.40	187.27	178.24	319.32	293.42	267.53	254.58
55	148.60	136.55	120.49	116.47	240.36	219.29	198.19	189.77	221.42	203.70	183.01	174.17	316.28	290.98	261.46	248.80
56	153.60	141.78	129.97	122.09	252.36	230.15	208.78	198.92	235.04	216.10	194.78	185.30	326.44	300.13	270.54	257.38
57	160.18	148.74	133.49	129.66	260.48	237.53	216.12	205.07	242.24	222.62	201.22	191.38	331.87	304.96	275.62	262.16
58	166.02	154.94	140.20	132.82	267.59	243.92	222.56	210.40	252.24	231.65	209.92	199.62	336.31	308.87	279.86	266.14
59	170.36	156.16	141.96	134.87	272.40	248.30	227.12	213.97	260.39	239.04	217.10	206.41	338.20	310.44	281.94	268.07
60	174.65	160.97	147.26	140.41	277.32	252.73	231.67	217.64	269.00	246.80	224.63	213.53	340.51	312.43	284.35	270.31
61	184.08	170.69	153.95	147.26	290.90	265.52	242.88	228.49	281.82	258.54	235.24	223.30	356.77	327.28	297.78	282.66
62	191.94	175.69	159.42	152.90	302.14	276.11	252.10	237.43	292.45	268.20	243.97	231.31	370.18	339.49	308.81	292.81
63	199.08	183.28	167.47	157.99	312.23	285.68	260.41	245.53	305.75	280.39	254.99	241.49	382.20	350.48	318.72	301.87
64	207.55	192.06	173.47	164.18	324.50	297.19	270.54	255.29	317.52	291.12	264.71	250.49	396.91	363.89	330.86	313.08
65	213.31	195.29	177.26	168.24	332.58	304.88	277.14	261.76	325.19	298.08	271.00	256.21	406.48	372.62	338.74	320.26
66	235.79	215.40	195.04	186.30	355.43	325.99	296.02	280.08	346.26	317.18	288.56	272.81	427.46	391.57	356.23	336.79
67	253.57	231.04	211.32	200.04	376.15	345.17	313.08	296.74	361.48	330.94	301.26	284.82	446.29	408.58	371.92	351.62
68	271.22	249.31	224.65	213.70	396.97	364.44	330.30	313.44	381.79	349.34	318.19	300.83	465.61	426.02	388.03	366.83
69	285.80	261.98	238.16	224.94	413.62	379.85	343.99	326.86	393.85	360.19	328.22	310.31	480.30	439.26	400.26	378.42
70	298.69	273.16	250.18	237.42	428.11	393.28	355.96	338.50	409.06	373.96	340.88	322.27	492.83	450.54	410.70	388.30
71	334.14	306.91	279.68	264.84	472.98	431.96	393.37	374.06	450.00	413.53	375.02	356.76	535.73	492.29	446.45	424.70
72	366.78	338.00	306.84	290.06	514.20	469.81	427.73	406.69	490.73	450.98	409.25	389.41	577.32	530.58	481.49	458.10
73	396.25	361.70	329.45	313.32	548.08	500.93	456.01	433.54	525.43	482.94	438.50	417.28	610.98	561.56	509.92	485.20
74	422.94	387.32	351.71	333.90	579.49	531.74	484.00	460.10	560.80	515.50	468.29	443.74	644.60	592.51	538.24	510.05
75	443.57	405.19	368.94	349.75	605.08	555.18	505.27	480.34	589.19	539.78	492.22	466.60	669.52	613.39	559.33	530.22
76	483.29	442.51	401.72	383.36	654.13	600.44	544.79	518.94	631.63	579.13	526.63	500.40	717.76	658.13	598.46	568.63
77	525.37	482.56	437.81	416.40	705.74	646.94	588.12	557.76	674.47	619.38	562.63	534.24	766.45	703.86	639.36	607.09
78	564.13	517.43	470.74	446.45	752.20	688.44	626.52	595.57	713.21	653.90	594.60	564.16	810.48	743.08	675.71	641.09
79	590.93	541.25	491.56	466.72	778.60	714.59	648.84	615.95	730.85	669.94	609.04	578.59	830.50	761.29	692.09	657.47
80	603.54	553.10	502.67	477.46	796.63	731.05	663.86	631.08	748.63	686.60	623.14	592.85	850.72	780.24	708.12	673.70
81	621.66	569.86	518.05	492.14	820.79	752.92	683.47	650.32	770.90	707.03	643.12	609.79	876.05	803.42	730.82	692.94
82	668.62	613.56	556.90	529.38	882.35	808.15	735.54	699.26	829.26	759.80	690.36	655.62	942.34	863.41	784.49	745.02
83	722.03	662.14	602.23	571.48	953.38	872.89	793.97	754.49	894.53	820.91	745.92	708.40	1,016.52	932.87	847.62	805.00
84	783.55	718.80	654.04	620.04	1,033.90	947.06	861.83	819.20	970.94	890.36	809.81	769.51	1,103.34	1,011.79	920.24	874.46
85	854.78	783.55	712.32	676.69	1,127.00	1,033.90	939.19	891.83	1,058.44	970.94	882.02	837.59	1,202.77	1,103.34	1,002.32	951.82
86	930.86	853.15	775.45	736.61	1,228.02	1,125.43	1,024.42	972.31	1,154.27	1,058.44	961.21	913.96	1,311.70	1,202.77	1,092.29	1,038.60
87	1,015.06	930.86	846.68	802.98	1,338.50	1,228.02	1,115.95	1,060.70	1,258.45	1,152.89	1,048.70	995.93	1,430.05	1,310.10	1,191.73	1,131.74
88	1,107.32	1,015.06	922.78	875.83	1,460.06	1,338.50	1,216.98	1,155.42	1,370.96	1,257.07	1,141.79	1,084.82	1,557.91	1,428.49	1,297.48	1,232.77
89	1,206.08	1,105.72	1,005.35	955.15	1,591.06	1,458.48	1,325.89	1,259.58	1,494.60	1,369.58	1,245.96	1,183.45	1,698.40	1,556.33	1,415.86	1,344.83
90	1,314.55	1,204.46	1,096.00	1,040.96	1,734.70	1,589.48	1,445.84	1,373.24	1,629.34	1,493.18	1,357.08	1,289.00	1,851.52	1,696.84	1,542.13	1,464.79
91	1,432.73	1,312.93	1,194.74	1,134.85	1,889.39	1,733.11	1,575.28	1,496.35	1,775.16	1,627.93	1,479.30	1,405.69	2,017.22	1,849.93	1,681.04	1,597.38
92	1,562.24	1,431.12	1,301.60	1,236.84	2,059.87	1,887.80	1,717.33	1,630.54	1,934.93	1,773.79	1,612.67	1,532.10	2,198.77	2,015.65	1,832.57	1,741.02
93	1,703.09	1,560.62	1,418.16	1,348.55	2,246.12	2,058.29	1,872.01	1,777.32	2,109.94	1,933.52	1,758.50	1,669.61	2,397.64	2,197.18	1,998.30	1,897.28
94	1,855.27	1,701.47	1,546.06	1,469.96	2,448.16	2,244.53	2,039.34	1,938.31	2,298.83	2,107.15	1,915.48	1,819.61	2,612.33	2,394.48	2,176.66	2,067.76

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
72 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	177.46	163.26	149.06	141.96	290.66	268.31	245.94	231.05	271.30	250.43	224.38	213.94	387.58	357.76	320.47	305.59
25-29	176.94	163.84	150.72	137.63	289.00	268.37	240.84	233.96	269.74	245.68	221.57	211.94	385.36	350.95	316.54	302.77
30-34	176.95	164.76	146.45	140.35	294.74	269.10	243.47	230.66	269.10	246.72	224.26	210.84	384.43	352.39	320.35	301.13
35-39	175.16	163.86	146.92	141.28	290.72	266.99	243.25	231.40	269.99	245.06	224.27	211.85	385.66	350.05	320.38	302.59
40-44	176.78	161.17	145.57	140.38	289.33	262.04	240.20	229.27	263.69	244.56	221.63	210.22	376.67	349.39	316.64	300.26
45	167.24	152.50	142.66	132.82	278.90	253.08	232.42	216.94	256.72	235.03	213.34	202.48	366.71	335.72	304.73	289.24
46	164.06	154.43	139.94	130.28	273.61	248.29	228.01	212.81	251.86	234.08	212.81	202.20	359.75	334.42	304.02	288.82
47	166.16	151.92	137.69	128.18	269.21	244.27	224.33	214.37	247.64	227.04	206.38	196.08	358.92	329.03	299.11	284.16
48	163.45	149.44	135.43	130.75	264.78	240.28	220.64	210.85	247.00	226.68	206.36	196.24	357.95	328.52	299.11	284.40
49	159.64	145.94	132.28	127.70	258.60	234.67	215.50	205.92	237.72	218.20	198.62	188.87	349.60	320.87	292.13	277.76
50	156.37	142.97	129.55	125.10	253.31	229.85	211.10	201.72	236.06	216.91	197.77	188.22	347.12	318.98	290.84	276.77
51	158.03	144.86	131.69	122.92	258.12	235.07	212.03	202.80	235.07	216.28	197.45	184.94	345.71	318.04	290.38	271.94
52	154.67	141.78	128.89	124.60	257.14	234.59	216.53	203.00	236.56	217.92	196.08	186.77	342.85	315.78	284.20	270.67
53	154.93	142.38	129.80	121.44	259.42	237.42	215.45	206.64	233.62	212.39	194.18	185.04	338.56	307.78	281.40	268.19
54	156.16	143.83	127.40	123.29	263.21	237.32	215.75	207.12	235.60	214.48	196.36	187.27	336.59	306.36	280.48	267.53
55	152.62	140.57	128.52	120.49	261.46	240.36	219.29	206.63	233.22	212.53	194.83	183.01	333.13	303.62	278.32	261.46
56	161.47	149.66	133.90	129.97	274.55	252.36	230.15	217.00	248.62	227.32	207.79	195.94	345.30	315.68	288.60	272.14
57	167.81	156.37	141.11	133.49	283.44	260.48	237.53	224.05	257.29	235.88	215.06	203.50	352.43	323.10	294.61	278.75
58	173.40	158.63	143.88	136.50	291.18	267.59	243.92	230.21	268.80	247.03	224.75	213.31	358.37	329.36	299.68	284.40
59	177.46	163.26	149.06	141.96	296.50	272.40	248.30	234.42	278.39	256.46	232.82	221.57	361.55	333.06	302.40	287.76
60	181.50	167.81	150.68	143.83	301.87	277.32	252.73	238.70	288.38	266.23	241.26	230.17	365.06	336.98	305.41	291.37
61	194.11	177.38	160.64	153.95	314.94	289.54	263.46	249.06	302.98	279.14	253.10	241.20	383.54	353.36	320.42	305.33
62	204.96	185.45	169.18	162.67	325.46	299.46	272.12	257.44	315.10	289.79	262.93	250.27	398.82	366.82	332.83	316.81
63	211.72	195.92	176.95	167.47	334.93	308.36	279.85	264.97	330.11	303.17	275.20	261.71	412.66	378.97	344.00	327.16
64	223.03	204.44	185.86	176.57	346.73	319.44	289.58	274.33	343.42	314.98	286.04	271.79	429.28	393.73	357.54	339.76
65	231.32	210.30	192.28	183.26	354.14	326.41	295.62	280.24	352.28	322.73	293.17	278.38	440.38	403.42	366.46	347.98
66	253.25	232.87	209.58	200.86	379.52	348.97	316.56	300.10	374.87	343.40	311.90	296.17	462.82	423.95	385.08	365.68
67	273.30	250.76	225.40	214.14	402.56	369.37	335.56	318.13	391.19	358.34	325.44	309.02	482.94	442.39	401.80	381.52
68	290.41	268.49	243.83	230.12	425.69	389.93	354.65	336.23	412.96	378.24	343.54	326.20	503.60	461.28	418.96	397.80
69	306.97	283.15	256.69	243.46	444.26	406.34	369.95	350.74	425.84	390.02	354.23	336.31	519.31	475.64	431.98	410.15
70	321.66	296.14	268.06	255.29	460.48	420.66	383.33	363.40	442.12	404.92	367.74	349.15	532.67	487.86	443.05	420.66
71	361.36	329.18	299.48	284.63	509.20	465.77	424.70	403.02	488.52	447.98	407.45	387.17	581.59	533.32	485.08	460.93
72	395.53	361.99	330.82	314.03	553.94	507.20	460.45	437.09	530.46	486.77	443.05	421.19	624.07	572.66	521.23	495.50
73	423.91	389.35	354.78	336.36	590.78	541.34	491.93	467.21	567.94	521.58	473.30	450.10	660.38	606.48	550.33	523.39
74	454.10	416.27	378.42	358.39	627.25	575.15	523.06	494.84	606.11	555.14	504.17	479.62	696.70	638.09	579.49	551.27
75	475.57	437.18	396.67	377.47	654.98	598.84	544.79	517.75	636.74	583.72	530.63	503.18	723.59	663.30	602.99	571.81
76	520.00	475.14	432.31	411.91	705.83	648.16	588.52	558.70	680.63	624.62	566.88	538.87	773.44	709.80	644.18	612.36
77	564.29	517.58	470.88	447.54	762.66	698.16	635.56	603.30	727.90	667.80	606.04	575.98	827.17	758.87	688.68	654.54
78	607.09	556.66	506.22	480.07	812.28	744.91	677.51	642.92	769.31	705.19	641.09	609.04	874.20	801.35	728.51	692.09
79	635.29	582.06	528.82	502.21	840.88	769.94	700.74	666.14	788.69	723.23	657.77	624.25	896.26	821.86	747.44	709.39
80	648.94	595.14	541.33	514.44	860.56	788.44	716.32	681.89	806.34	739.98	672.18	639.02	916.28	840.88	763.85	726.14
81	668.62	613.56	556.90	529.38	887.08	812.90	738.70	702.42	832.04	762.59	693.14	658.40	945.49	866.57	787.64	748.18
82	718.80	658.90	598.99	569.86	953.38	872.89	793.97	754.49	893.15	819.53	744.53	707.03	1,014.95	931.28	846.04	803.42
83	777.08	712.32	647.57	615.19	1,029.13	943.91	857.10	814.46	965.36	884.82	804.25	763.97	1,097.03	1,005.47	913.92	868.14
84	843.46	772.22	702.60	667.00	1,115.95	1,022.82	931.28	883.92	1,047.32	959.82	872.30	829.26	1,190.14	1,090.72	991.26	942.34
85	917.92	841.82	765.74	726.89	1,216.98	1,115.95	1,014.95	962.84	1,141.79	1,045.94	951.48	904.26	1,297.48	1,188.56	1,081.25	1,027.57
86	1,002.10	917.92	833.74	793.26	1,325.89	1,215.40	1,104.90	1,049.66	1,244.57	1,140.40	1,037.60	984.83	1,414.26	1,295.90	1,179.08	1,119.11
87	1,091.14	1,000.49	909.82	864.50	1,445.84	1,325.89	1,204.36	1,144.38	1,357.08	1,243.18	1,130.66	1,073.72	1,542.13	1,412.72	1,284.85	1,220.14
88	1,189.90	1,091.14	990.77	942.20	1,576.86	1,444.28	1,313.27	1,248.55	1,477.92	1,355.70	1,232.06	1,170.96	1,679.46	1,540.55	1,400.08	1,330.63
89	1,296.74	1,188.28	1,079.81	1,026.38	1,717.33	1,575.28	1,431.64	1,360.61	1,611.26	1,477.92	1,343.20	1,275.12	1,830.98	1,679.46	1,526.35	1,449.00
90	1,413.30	1,295.14	1,178.56	1,118.66	1,872.01	1,717.33	1,561.07	1,482.16	1,757.10	1,609.90	1,464.01	1,390.40	1,996.74	1,829.41	1,663.67	1,580.02
91	1,541.20	1,411.68	1,283.78	1,219.03	2,040.92	1,870.45	1,701.55	1,616.33	1,914.06	1,755.72	1,596.00	1,515.42	2,175.07	1,995.14	1,813.62	1,722.07
92	1,678.81	1,539.59	1,398.74	1,329.12	2,225.59	2,039.34	1,854.68	1,761.53	2,086.31	1,912.69	1,739.06	1,651.57	2,370.82	2,173.50	1,976.20	1,876.76
93	1,830.98	1,677.18	1,525.01	1,448.92	2,424.47	2,222.44	2,020.39	1,919.38	2,275.22	2,084.92	1,896.02	1,801.56	2,585.47	2,369.24	2,154.58	2,047.24
94	1,994.48	1,829.36	1,662.61	1,580.06	2,643.89	2,422.91	2,203.49	2,092.99	2,479.40	2,272.45	2,066.86	1,962.70	2,817.52	2,582.32	2,348.70	2,230.34

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
96 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	198.74	184.56	163.26	156.16	327.95	298.12	268.31	260.86	302.59	276.55	250.43	239.99	432.29	395.02	357.76	342.85
25-29	196.61	183.50	163.84	157.28	323.40	295.88	268.37	254.62	298.64	274.60	250.49	236.05	426.62	392.22	357.82	337.16
30-34	195.28	183.06	164.76	158.66	326.77	294.74	269.10	256.28	300.53	273.61	251.16	237.73	429.28	390.84	358.80	339.58
35-39	197.77	180.82	163.86	158.22	320.38	296.66	266.99	255.12	299.03	274.10	249.19	236.77	427.19	391.58	355.98	338.20
40-44	192.37	176.78	161.17	155.98	316.64	294.79	267.50	251.12	294.28	271.33	244.56	233.14	420.36	387.60	349.39	333.01
45	186.92	172.16	157.40	147.56	309.89	284.08	258.25	242.76	285.65	260.33	235.03	224.15	408.02	371.88	335.72	320.23
46	183.37	168.90	154.43	144.77	304.02	278.69	253.34	238.15	280.22	258.95	234.08	223.48	400.30	369.90	334.42	319.22
47	180.42	166.16	151.92	142.43	299.11	274.19	249.26	234.31	275.18	251.10	230.46	216.68	398.81	363.91	334.00	314.08
48	182.14	163.45	149.44	144.77	294.20	269.69	245.17	230.46	274.03	250.36	226.68	216.55	397.18	362.86	328.52	313.81
49	177.89	159.64	145.94	141.40	287.34	263.40	239.46	225.10	267.05	244.24	221.44	211.68	392.69	359.17	325.66	311.29
50	174.24	160.82	142.97	138.49	281.45	257.99	234.56	220.46	261.58	239.23	220.12	207.35	384.66	351.82	323.68	304.91
51	175.60	158.03	144.86	136.08	285.77	262.73	235.07	225.85	260.14	238.19	216.28	206.84	382.56	350.32	318.04	304.22
52	171.85	158.96	146.08	137.47	284.20	261.64	239.09	225.56	261.47	239.69	217.92	208.55	378.94	347.36	315.78	302.24
53	171.68	159.12	142.38	138.18	285.78	263.80	237.42	228.62	257.86	236.63	215.39	203.24	373.72	342.95	312.17	294.58
54	172.60	156.16	143.83	135.61	289.09	267.53	241.64	228.71	259.75	238.63	217.48	205.40	371.09	340.88	310.68	293.42
55	172.69	156.64	140.57	136.55	290.98	265.68	240.36	231.94	256.84	236.15	215.50	203.70	366.88	337.36	307.84	290.98
56	181.16	165.41	149.66	141.78	304.98	278.66	252.36	242.52	274.64	252.18	229.69	217.82	381.47	350.23	319.00	302.53
57	186.88	171.61	156.37	148.74	314.34	287.40	260.48	249.42	285.01	261.31	237.64	226.04	390.42	357.96	325.51	309.65
58	191.83	177.08	162.32	151.26	322.48	295.03	267.59	255.41	298.51	273.34	248.21	236.74	398.00	364.46	330.92	315.66
59	198.74	181.00	163.26	156.16	327.90	300.16	272.40	259.26	309.88	283.44	257.04	245.78	402.43	368.11	333.79	319.18
60	202.04	184.93	167.81	160.97	333.49	305.41	277.32	263.29	321.68	293.94	266.23	255.13	407.18	372.08	336.98	322.93
61	214.19	197.46	177.38	170.69	348.53	319.04	290.24	275.14	337.12	308.40	279.70	267.25	426.76	390.41	354.02	338.26
62	224.48	208.21	188.70	178.93	360.83	330.16	300.80	284.81	349.85	320.35	290.87	277.16	442.85	405.50	368.15	350.81
63	237.00	214.88	195.92	186.44	371.84	340.12	310.32	293.47	365.86	335.30	304.72	289.70	457.34	419.15	380.90	362.14
64	247.82	226.13	207.55	195.16	385.49	352.45	321.98	304.19	379.99	348.50	317.03	300.76	475.01	435.62	396.25	375.94
65	255.37	234.34	213.31	204.30	394.16	360.30	329.52	311.04	389.24	357.22	325.19	307.94	486.55	446.54	406.48	384.94
66	279.46	256.15	232.87	221.23	421.91	385.99	352.48	333.05	414.46	380.57	346.26	328.13	511.68	469.86	427.46	405.08
67	301.48	276.11	250.76	239.48	447.05	409.33	373.33	353.03	432.71	397.55	361.48	342.78	534.22	490.81	446.29	423.19
68	323.28	295.88	268.49	257.53	472.34	432.73	394.27	373.09	457.02	420.05	381.79	362.21	557.34	512.26	465.61	441.71
69	341.38	312.26	285.80	269.93	492.58	451.54	411.02	389.18	471.44	433.50	393.85	373.81	574.91	528.65	480.30	455.88
70	357.41	326.77	298.69	283.37	510.26	467.94	425.65	403.24	489.64	450.37	409.06	388.40	589.92	542.62	492.83	467.94
71	400.96	366.31	334.14	316.81	564.68	516.41	470.59	446.45	541.25	496.64	452.05	427.72	644.33	591.25	538.14	509.20
72	438.68	402.74	366.78	347.59	614.72	563.30	511.88	486.16	590.06	540.40	490.73	466.88	694.18	635.75	577.32	549.28
73	472.30	433.12	393.95	373.22	655.90	599.76	545.84	518.89	631.68	577.63	525.43	500.35	734.53	671.63	610.98	581.78
74	503.08	460.79	420.71	398.45	694.51	638.09	579.49	551.27	672.20	617.44	560.80	532.48	772.63	709.72	644.60	612.05
75	528.89	484.10	441.44	417.98	725.68	665.36	605.08	573.89	706.30	647.74	589.19	559.91	802.61	736.08	669.52	636.26
76	577.09	528.16	479.21	456.78	785.36	719.72	654.13	620.33	755.84	692.86	629.86	598.38	858.91	787.33	715.76	679.97
77	626.54	574.01	521.47	496.18	846.13	775.96	705.74	669.72	808.03	741.25	672.83	639.43	918.23	842.34	764.56	726.62
78	674.34	618.30	562.25	534.24	901.54	826.86	750.36	713.94	854.24	782.11	711.60	676.37	970.75	888.78	808.64	768.58
79	704.51	645.94	587.39	557.22	932.58	856.46	778.60	738.82	875.48	802.40	729.34	692.77	994.88	911.83	828.77	787.25
80	721.21	660.71	600.18	569.92	955.62	875.29	796.63	755.66	895.78	820.76	747.19	709.69	1,017.91	932.68	849.07	806.46
81	743.08	679.94	618.42	587.66	983.38	901.30	820.79	779.76	923.69	845.93	769.51	730.63	1,049.66	961.27	874.46	830.24
82	798.12	731.75	665.36	631.38	1,057.55	969.16	880.75	838.15	991.75	909.80	826.46	786.20	1,127.00	1,033.90	939.19	893.39
83	861.26	790.02	718.80	681.55	1,142.80	1,046.51	951.82	904.45	1,072.34	982.03	893.15	848.70	1,218.55	1,115.95	1,014.95	964.43
84	935.72	858.01	778.69	739.85	1,239.08	1,136.47	1,032.30	981.79	1,162.62	1,065.37	969.53	920.93	1,321.15	1,210.66	1,101.73	1,046.51
85	1,019.92	934.10	849.92	806.21	1,351.13	1,239.08	1,125.43	1,070.17	1,268.18	1,161.23	1,055.64	1,002.89	1,441.12	1,319.57	1,199.60	1,139.63
86	1,110.56	1,018.28	926.00	879.06	1,472.70	1,349.57	1,228.02	1,166.47	1,382.09	1,266.80	1,151.51	1,093.16	1,570.55	1,439.53	1,308.53	1,242.24
87	1,210.93	1,110.56	1,008.58	958.39	1,605.28	1,471.10	1,338.50	1,270.64	1,505.69	1,380.67	1,254.30	1,191.78	1,711.03	1,568.96	1,425.34	1,354.30
88	1,319.40	1,209.32	1,099.24	1,045.82	1,750.49	1,603.68	1,458.48	1,385.87	1,641.84	1,504.32	1,368.19	1,300.13	1,865.70	1,709.46	1,554.78	1,477.40
89	1,439.21	1,319.40	1,199.60	1,139.71	1,906.75	1,748.90	1,589.48	1,510.56	1,789.04	1,640.44	1,490.44	1,416.80	2,033.02	1,864.14	1,693.68	1,610.00
90	1,568.71	1,437.59	1,306.46	1,241.70	2,078.81	1,905.17	1,733.11	1,646.32	1,950.19	1,787.68	1,625.15	1,544.59	2,216.12	2,031.44	1,846.78	1,755.23
91	1,709.56	1,567.10	1,424.64	1,353.41	2,266.62	2,077.21	1,887.80	1,794.67	2,125.20	1,948.81	1,771.01	1,683.50	2,415.00	2,214.55	2,012.52	1,913.06
92	1,863.36	1,707.95	1,552.52	1,474.82	2,470.27	2,263.48	2,058.29	1,955.68	2,316.89	2,123.83	1,930.73	1,834.91	2,632.82	2,413.43	2,194.02	2,085.12
93	2,031.73	1,861.74	1,691.76	1,607.58	2,692.80	2,468.69	2,242.97	2,130.89	2,525.23	2,315.51	2,104.37	1,998.82	2,869.58	2,631.25	2,391.35	2,271.37
94	2,213.05	2,030.10	1,845.55	1,753.27	2,934.31	2,689.66	2,445.00	2,323.45	2,753.04	2,523.85	2,294.68	2,179.39	3,128.46	2,868.01	2,607.58	2,476.56

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
120 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	212.95	191.65	177.46	170.36	350.32	320.47	290.66	275.78	323.47	297.42	266.10	255.67	462.11	424.84	380.12	365.21
25-29	209.70	196.61	176.94	170.39	344.06	316.54	289.00	275.24	317.92	293.86	264.96	255.31	454.14	419.76	378.47	364.70
30-34	213.56	195.28	176.95	164.76	345.98	320.35	288.32	275.51	318.47	291.55	264.65	251.16	454.92	416.47	378.01	358.80
35-39	209.08	192.12	175.16	169.52	344.14	314.46	284.80	272.93	319.82	290.72	265.81	253.37	456.86	415.32	379.72	361.92
40-44	207.97	192.37	171.58	166.37	343.92	311.17	283.87	272.95	313.36	290.42	263.69	248.42	447.65	414.90	376.67	354.85
45	201.67	182.00	167.24	157.40	330.55	299.56	273.73	258.25	303.70	278.41	253.08	242.26	433.85	397.70	361.55	346.07
46	197.86	178.55	164.06	154.43	324.28	293.88	268.55	258.42	301.50	276.65	251.86	237.66	430.70	395.22	359.75	339.49
47	194.66	180.42	161.42	151.92	319.04	294.13	264.22	254.26	295.85	271.76	244.22	233.92	428.72	393.83	353.94	338.99
48	191.46	177.46	158.78	154.10	313.81	289.31	259.88	250.07	290.99	267.31	243.59	230.09	421.70	387.37	353.04	333.43
49	187.01	173.32	155.08	150.52	306.50	282.54	253.81	244.24	283.33	260.52	237.72	224.72	416.65	383.11	349.60	330.44
50	187.64	169.76	156.37	147.42	300.22	276.77	248.62	239.23	280.69	258.35	232.85	223.28	412.80	379.96	342.44	328.37
51	184.37	171.20	153.64	149.24	304.22	276.55	253.52	239.68	278.96	257.02	231.95	222.53	410.22	377.95	341.08	327.25
52	184.74	171.85	154.67	146.08	306.74	279.70	257.14	243.60	280.16	258.34	233.47	220.99	406.00	374.42	338.34	320.30
53	184.25	167.50	154.93	146.56	307.78	281.40	255.01	241.81	276.07	254.83	230.56	218.41	400.10	369.32	334.15	316.56
54	184.93	168.48	152.05	143.83	310.68	284.80	258.90	245.94	277.90	256.76	232.60	220.51	396.97	366.78	332.24	315.00
55	184.74	168.67	152.62	144.59	312.06	286.75	261.46	244.57	274.55	253.85	230.24	218.44	392.18	362.65	328.92	312.06
56	192.98	177.22	161.47	153.60	327.16	300.85	273.76	257.29	293.59	271.12	245.66	233.23	407.77	376.54	341.22	323.93
57	202.13	183.06	167.81	160.18	337.30	310.37	281.88	266.00	304.64	280.96	254.39	241.64	417.34	384.89	348.47	331.03
58	206.60	188.15	173.40	162.32	346.09	318.65	288.95	273.67	319.08	293.93	265.93	252.74	425.44	391.92	354.58	337.01
59	209.40	195.20	177.46	166.81	352.00	324.24	293.58	278.96	331.24	304.85	275.59	262.08	430.19	395.87	357.90	340.37
60	215.75	198.62	178.08	171.23	358.04	329.96	298.39	284.35	343.87	316.12	285.65	271.78	435.26	400.16	361.57	344.00
61	230.93	210.85	190.78	180.72	373.94	343.76	311.48	296.39	360.46	331.19	299.74	285.11	456.26	419.22	379.43	360.88
62	240.76	221.23	201.72	191.94	386.83	354.83	322.15	306.14	374.08	343.52	311.41	296.12	473.53	434.86	394.16	374.82
63	252.80	230.68	211.72	199.08	398.41	364.72	331.67	314.83	391.26	359.16	325.97	309.89	489.10	448.94	407.48	387.38
64	266.41	241.62	219.95	210.65	412.78	377.21	343.56	325.79	406.43	372.90	338.86	322.10	508.02	466.13	423.58	402.61
65	273.40	252.36	228.34	216.31	421.90	384.94	351.06	332.58	416.33	381.85	347.36	330.11	520.43	477.32	434.21	412.64
66	299.82	273.62	250.33	238.70	451.33	412.49	376.01	356.57	443.53	406.82	370.09	351.49	547.58	502.25	456.90	433.96
67	324.01	295.85	270.48	256.39	478.04	437.47	398.63	378.34	463.30	424.93	386.59	366.98	571.96	524.62	477.29	453.06
68	345.20	317.80	287.66	273.97	504.90	462.58	421.37	400.19	489.47	449.02	408.49	387.59	596.92	547.55	498.16	472.68
69	365.18	336.08	304.32	288.44	526.37	482.71	439.58	417.74	505.09	463.33	421.55	399.83	615.97	565.03	514.09	487.58
70	382.93	349.75	319.12	303.79	545.11	500.32	455.52	433.10	524.75	481.37	437.98	415.26	632.23	579.97	527.69	500.32
71	428.18	393.54	356.41	339.08	603.30	552.64	504.36	477.82	579.74	531.10	482.44	458.10	690.17	632.26	574.34	545.39
72	469.86	431.50	390.74	371.57	656.80	603.04	546.92	521.23	631.76	578.14	526.48	498.66	743.27	680.16	619.40	586.67
73	504.54	463.07	421.61	398.56	700.84	642.43	584.02	554.83	674.20	618.16	562.14	535.10	783.94	718.80	653.66	622.21
74	538.69	494.16	449.64	427.39	744.43	681.48	620.72	588.17	719.42	658.99	600.44	570.23	826.92	757.45	690.17	655.44
75	565.14	518.22	471.30	447.85	777.65	713.21	646.68	615.47	755.70	693.50	629.45	598.34	858.74	788.06	715.28	679.94
76	615.84	564.86	513.89	487.38	839.03	769.45	699.85	664.06	810.08	741.83	673.61	640.38	920.56	843.00	765.47	727.69
77	671.30	614.87	558.44	531.20	904.94	829.07	755.06	717.13	864.79	793.02	721.25	684.50	982.73	901.15	819.56	777.84
78	721.03	661.26	601.49	571.60	965.27	885.13	803.20	763.13	913.55	836.63	761.29	722.83	1,038.12	950.70	865.13	821.40
79	754.20	690.30	628.20	596.26	998.33	915.29	832.24	790.72	936.38	858.73	781.09	741.50	1,064.09	975.84	887.62	842.63
80	771.66	706.09	642.22	610.26	1,021.19	937.60	852.36	809.72	959.24	878.45	799.12	758.72	1,090.03	998.23	908.08	862.20
81	794.88	728.51	662.14	628.14	1,052.82	966.00	877.60	833.41	987.60	905.65	823.69	782.02	1,122.28	1,029.13	936.02	888.66
82	853.15	783.55	712.32	676.69	1,131.74	1,037.03	943.91	896.54	1,061.21	973.72	884.82	840.35	1,205.93	1,106.48	1,005.47	954.97
83	922.78	845.08	768.97	730.13	1,223.30	1,120.68	1,018.10	967.58	1,147.33	1,051.49	955.63	908.42	1,303.79	1,194.88	1,085.96	1,032.30
84	1,000.49	917.92	833.74	791.65	1,325.89	1,215.40	1,104.90	1,049.66	1,244.57	1,140.40	1,037.60	984.83	1,414.26	1,295.90	1,179.08	1,119.11
85	1,091.14	1,000.49	908.21	862.87	1,445.84	1,325.89	1,204.36	1,144.38	1,355.70	1,243.18	1,130.66	1,073.72	1,540.55	1,412.72	1,284.85	1,220.14
86	1,188.28	1,089.53	990.77	940.58	1,575.28	1,444.28	1,313.27	1,246.97	1,477.92	1,355.70	1,232.06	1,170.96	1,679.46	1,540.55	1,400.08	1,330.63
87	1,295.14	1,188.28	1,079.81	1,026.38	1,717.33	1,575.28	1,431.64	1,360.61	1,611.26	1,476.53	1,343.20	1,275.12	1,830.98	1,677.89	1,526.35	1,449.00
88	1,413.30	1,295.14	1,176.95	1,118.66	1,872.01	1,715.76	1,561.07	1,482.16	1,757.10	1,609.90	1,464.01	1,390.40	1,996.74	1,829.41	1,663.67	1,580.02
89	1,539.59	1,411.68	1,283.78	1,219.03	2,040.92	1,870.45	1,701.55	1,616.33	1,914.06	1,754.35	1,596.00	1,515.42	2,175.07	1,993.57	1,813.62	1,722.07
90	1,678.81	1,537.96	1,398.74	1,329.12	2,224.02	2,039.34	1,854.68	1,761.53	2,086.31	1,912.69	1,739.06	1,651.57	2,370.82	2,173.50	1,976.20	1,876.76
91	1,829.36	1,677.18	1,525.01	1,448.92	2,424.47	2,222.44	2,020.39	1,919.38	2,275.22	2,084.92	1,896.02	1,800.18	2,585.47	2,369.24	2,154.58	2,045.64
92	1,994.48	1,827.74	1,660.99	1,578.43	2,643.89	2,422.91	2,201.93	2,092.99	2,479.40	2,272.45	2,066.86	1,962.70	2,817.52	2,582.32	2,348.70	2,230.34
93	2,172.58	1,992.88	1,811.56	1,720.90	2,880.65	2,640.73	2,400.80	2,280.85	2,703.05	2,478.01	2,251.61	2,139.08	3,071.62	2,815.93	2,558.64	2,430.79
94	2,368.45	2,170.94	1,973.44	1,874.69	3,139.51	2,879.06	2,617.03	2,486.04	2,946.11	2,700.26	2,454.40	2,332.18	3,347.87	3,068.48	2,789.09	2,650.19

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
Unlimited

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	241.34	220.04	198.74	191.65	396.79	366.28	335.76	312.89	368.62	336.53	309.84	293.81	526.55	480.77	442.58	419.71
25-29	235.92	216.26	196.61	190.06	394.51	366.34	331.14	317.05	364.96	335.35	305.78	290.98	521.34	479.05	436.80	415.68
30-34	237.98	219.67	195.28	189.16	400.16	360.82	327.98	314.86	367.34	335.24	307.67	289.31	524.77	478.88	439.54	413.28
35-39	237.32	214.73	197.77	186.47	394.86	364.48	328.01	315.86	365.70	335.92	306.14	289.15	522.40	479.90	437.35	413.05
40-44	233.96	213.17	192.37	181.97	391.25	357.70	324.18	307.43	359.94	332.59	301.28	285.65	514.20	475.10	430.39	408.02
45	226.28	206.60	186.92	177.08	375.46	343.73	317.28	301.43	347.96	318.37	288.73	277.63	497.06	454.75	412.46	396.61
46	221.98	202.68	183.37	173.71	368.34	342.38	311.24	295.72	344.99	315.94	286.88	272.34	492.83	451.33	409.84	389.08
47	218.40	199.42	180.42	170.92	362.40	336.86	306.24	290.93	338.09	309.88	281.74	267.64	489.97	449.14	408.30	387.90
48	214.81	196.14	177.46	172.79	356.46	331.32	301.21	286.18	336.00	308.30	280.61	266.74	486.97	446.82	406.66	386.58
49	209.80	191.56	177.89	168.76	353.02	323.59	294.19	279.49	326.76	300.05	270.07	256.74	480.50	441.29	397.16	377.57
50	205.51	192.11	174.24	165.30	345.79	316.97	288.17	273.77	323.32	293.93	267.79	254.75	475.48	432.23	393.82	374.60
51	206.33	188.76	171.20	166.81	349.20	320.89	287.88	273.71	320.89	295.22	266.36	253.52	471.89	434.15	391.70	372.82
52	206.23	189.04	171.85	163.26	351.00	323.29	290.99	277.12	321.89	296.40	267.71	254.94	466.50	429.54	387.96	369.48
53	205.18	188.42	171.68	163.31	351.11	324.11	292.62	279.10	316.82	291.95	264.01	251.62	459.14	423.12	382.63	364.63
54	205.49	189.04	172.60	164.39	353.42	326.90	296.02	282.73	318.53	293.78	265.97	253.58	455.05	419.70	379.93	362.27
55	204.82	188.76	172.69	160.64	358.36	328.13	297.91	280.66	317.36	290.14	262.93	250.86	453.35	414.47	375.64	358.36
56	216.60	196.91	181.16	169.36	377.64	346.34	314.16	297.23	340.84	311.57	282.89	269.46	473.34	432.70	392.89	374.27
57	225.01	205.93	186.88	179.24	391.13	359.15	325.55	309.14	355.00	324.44	295.12	280.72	486.25	444.42	404.26	384.58
58	232.42	213.97	191.83	184.46	402.94	370.43	335.53	319.68	373.02	340.88	310.51	295.06	497.35	454.50	414.06	393.42
59	237.79	216.49	198.74	188.11	411.31	378.48	342.62	327.37	388.39	354.88	323.75	307.33	504.41	460.90	420.46	399.11
60	243.14	222.60	202.04	191.78	419.69	386.58	349.76	335.04	404.27	369.37	337.36	319.92	511.74	467.57	427.06	404.96
61	257.70	234.26	214.19	204.16	435.65	400.62	363.40	346.96	421.55	385.38	351.47	333.41	533.62	487.81	444.91	422.03
62	270.02	247.26	224.48	214.73	448.28	411.66	374.27	356.32	435.53	398.38	362.86	344.27	551.32	504.28	459.32	435.79
63	284.40	259.13	237.00	224.36	459.48	421.38	383.90	364.54	453.72	415.16	377.75	358.46	567.11	518.96	472.15	448.07
64	297.37	272.60	247.82	235.43	474.05	434.24	396.35	375.47	469.57	429.90	390.72	370.85	586.99	537.37	488.39	463.57
65	306.44	282.41	255.37	243.35	482.64	441.62	403.78	381.71	479.50	439.12	398.74	378.55	599.38	548.88	498.42	473.18
66	334.76	308.56	279.46	264.89	510.17	466.75	426.36	403.16	503.99	461.56	419.11	397.90	622.20	569.81	517.42	491.21
67	360.65	332.47	301.48	287.39	534.96	489.41	446.69	422.48	520.34	476.53	432.71	410.80	642.40	588.31	534.22	507.16
68	389.04	356.16	323.28	306.84	560.20	512.46	467.41	442.18	544.24	498.40	452.56	429.66	663.68	607.81	551.90	523.96
69	410.17	375.78	341.38	322.85	579.77	530.32	483.43	457.42	556.60	509.71	462.86	439.42	678.77	621.61	564.44	535.87
70	428.89	393.14	357.41	339.54	596.62	545.68	497.17	470.50	573.68	525.38	477.07	452.90	691.20	632.99	574.79	545.68
71	480.16	440.57	398.48	378.68	658.37	604.28	550.21	521.99	632.03	580.68	527.35	499.70	752.41	691.28	627.79	594.89
72	524.99	481.84	438.68	417.12	717.38	658.16	596.68	567.07	689.14	631.08	572.99	545.90	810.76	742.43	674.10	642.23
73	564.43	518.35	469.99	446.94	763.84	700.37	636.90	606.25	735.97	675.71	613.61	583.49	855.77	785.71	713.50	678.48
74	603.24	554.28	503.08	478.58	812.03	744.37	676.69	642.86	785.60	719.35	654.96	621.84	902.98	826.84	752.83	714.76
75	633.38	580.07	526.75	501.16	846.86	777.97	707.05	670.60	823.68	755.93	686.40	652.54	936.00	859.02	780.00	741.50
76	691.28	632.15	575.06	546.50	916.32	838.84	763.26	724.52	883.08	809.77	736.46	698.95	1,003.50	920.20	836.89	794.27
77	751.08	688.81	626.54	595.42	987.12	905.77	822.59	781.92	943.48	865.40	785.70	746.65	1,072.14	983.40	892.84	848.46
78	806.96	739.72	672.48	638.84	1,052.32	965.36	876.64	834.05	996.32	913.55	830.77	788.63	1,132.18	1,038.12	944.08	896.16
79	842.92	773.71	702.72	667.25	1,090.74	999.70	908.68	863.16	1,022.15	937.60	851.54	810.02	1,161.55	1,065.46	967.67	920.47
80	864.13	791.83	719.54	684.23	1,114.79	1,022.15	929.51	883.20	1,045.66	958.52	871.39	827.81	1,188.25	1,089.24	990.20	940.69
81	888.78	815.93	741.46	704.23	1,148.87	1,053.50	958.15	908.94	1,077.32	987.98	898.64	854.00	1,224.23	1,122.71	1,021.20	970.45
82	956.77	875.83	796.51	757.64	1,234.98	1,131.95	1,028.89	978.14	1,158.52	1,062.42	964.98	917.60	1,316.50	1,207.30	1,096.56	1,042.73
83	1,032.86	947.06	861.26	817.55	1,333.42	1,222.68	1,111.93	1,056.59	1,251.90	1,147.69	1,043.47	990.68	1,422.61	1,304.18	1,185.77	1,125.79
84	1,120.28	1,026.38	934.10	887.16	1,447.22	1,327.26	1,205.76	1,145.78	1,357.46	1,245.12	1,131.47	1,074.59	1,542.56	1,414.93	1,285.73	1,221.13
85	1,220.65	1,120.28	1,018.28	966.48	1,577.95	1,445.69	1,314.96	1,248.83	1,480.62	1,356.11	1,232.95	1,172.06	1,682.52	1,541.05	1,401.08	1,331.88
86	1,330.74	1,220.65	1,108.96	1,053.91	1,719.44	1,576.42	1,433.38	1,361.10	1,613.26	1,479.28	1,343.94	1,277.62	1,833.26	1,680.98	1,527.19	1,451.83
87	1,450.55	1,330.74	1,209.32	1,149.43	1,874.77	1,717.91	1,562.58	1,484.14	1,758.06	1,611.92	1,465.75	1,392.66	1,997.81	1,831.72	1,665.60	1,582.56
88	1,581.67	1,450.55	1,317.79	1,251.41	2,042.40	1,873.22	1,702.54	1,617.94	1,916.42	1,756.73	1,597.02	1,517.18	2,177.75	1,996.27	1,814.80	1,724.06
89	1,724.14	1,580.06	1,435.97	1,364.74	2,226.96	2,040.89	1,856.32	1,762.51	2,089.66	1,915.07	1,740.48	1,653.85	2,374.61	2,176.22	1,977.82	1,879.39
90	1,879.55	1,722.52	1,565.48	1,487.78	2,426.89	2,225.42	2,022.42	1,922.45	2,277.79	2,086.94	1,897.48	1,802.74	2,588.39	2,371.55	2,156.22	2,048.57
91	2,047.92	1,877.93	1,706.33	1,622.15	2,645.29	2,425.37	2,205.43	2,094.71	2,482.14	2,275.08	2,068.01	1,965.13	2,820.61	2,585.32	2,350.01	2,233.13
92	2,232.47	2,046.29	1,860.12	1,767.85	2,883.67	2,643.74	2,403.83	2,283.88	2,705.46	2,479.43	2,254.79	2,142.46	3,074.38	2,817.55	2,562.25	2,434.58
93	2,433.22	2,230.85	2,028.49	1,926.49	3,143.58	2,882.14	2,619.14	2,488.42	2,949.07	2,702.75	2,457.79	2,334.61	3,351.20	3,071.32	2,792.94	2,652.98
94	2,653.38	2,431.60	2,209.81	2,099.72	3,426.56	3,140.52	2,855.99	2,712.96	3,214.33	2,946.36	2,678.39	2,544.41	3,652.66	3,348.14	3,043.62	2,891.36

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
24 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	27.24	25.30	23.35	21.41	44.96	40.86	36.78	34.74	42.90	38.63	35.77	34.32	61.30	55.18	51.07	49.03
25-29	32.22	30.07	27.94	25.78	54.13	49.62	45.11	42.85	50.52	45.80	42.65	39.48	72.19	65.41	60.90	56.40
30-34	43.58	40.86	38.15	35.41	74.39	65.78	60.07	57.20	68.08	64.07	58.08	54.08	97.26	91.54	82.96	77.22
35-39	58.00	51.55	48.32	45.11	91.34	84.60	77.82	74.44	87.65	80.52	73.44	68.70	125.18	115.03	104.88	98.12
40-44	68.02	60.86	57.29	53.71	112.78	101.51	94.00	86.47	105.26	97.39	86.86	84.20	150.36	139.10	124.07	120.30
45	70.99	67.25	59.78	56.04	117.68	109.84	98.06	94.14	112.61	101.63	93.37	87.88	160.82	145.14	133.38	125.52
46	75.35	67.81	60.28	56.51	118.67	110.76	98.89	94.93	113.54	105.22	94.14	91.38	162.18	150.31	134.48	130.52
47	75.65	68.09	60.53	60.53	119.16	111.20	99.30	95.33	115.09	104.14	95.93	90.44	166.81	150.94	139.01	131.08
48	76.27	68.64	64.84	61.02	124.14	112.13	100.10	96.11	116.04	107.78	96.71	91.19	168.19	156.18	140.17	132.14
49	77.21	73.34	65.63	61.76	125.65	113.50	105.40	97.30	118.52	107.52	99.23	93.73	174.30	158.09	145.92	137.82
50	81.72	73.94	66.16	62.27	126.68	114.42	106.25	98.06	119.47	111.14	100.01	94.49	175.72	163.45	147.11	138.92
51	82.06	74.23	66.42	62.52	127.18	118.97	106.66	102.56	122.75	111.60	103.22	97.63	180.50	164.10	151.79	143.59
52	82.70	74.82	70.90	66.96	132.32	119.93	107.52	103.38	128.40	116.96	105.59	102.71	186.08	169.55	153.00	148.86
53	83.35	79.39	71.46	67.49	133.38	120.88	112.52	104.21	132.30	120.79	109.28	103.51	191.74	175.06	158.39	150.05
54	87.67	79.69	71.74	67.74	138.07	125.52	112.98	108.80	137.69	125.96	114.26	108.38	196.67	179.92	163.19	154.82
55	88.36	80.32	72.29	68.27	139.16	126.50	113.86	109.64	141.68	129.89	118.07	112.16	202.40	185.56	168.67	160.25
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
36 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	36.97	33.08	31.13	29.18	57.20	53.14	49.03	44.96	54.35	50.06	44.35	42.90	77.64	71.51	63.35	61.30
25-29	42.96	40.82	36.52	34.38	67.66	63.14	56.40	54.13	64.74	58.44	53.69	50.52	92.47	83.45	76.70	72.19
30-34	59.93	54.48	49.03	46.31	94.39	85.82	77.22	74.39	88.10	80.10	72.10	70.09	125.86	114.42	102.97	100.10
35-39	77.34	70.90	64.45	61.21	118.42	108.26	98.12	94.74	111.32	101.86	92.39	87.65	159.01	145.48	131.95	125.18
40-44	89.51	82.34	75.18	71.60	142.86	131.58	120.30	112.78	131.58	121.04	110.52	105.26	187.97	172.93	157.88	150.36
45	97.14	89.66	78.46	74.71	152.99	137.29	125.52	121.61	142.79	129.07	118.09	112.61	203.98	184.37	168.67	160.82
46	97.94	90.41	82.87	79.10	154.26	138.44	126.58	122.62	143.98	132.91	121.82	113.54	205.68	189.86	174.04	162.18
47	98.35	90.78	83.22	79.43	154.91	142.98	127.10	123.12	145.25	134.29	120.60	115.09	210.50	194.60	174.77	166.81
48	99.16	91.54	83.90	80.10	156.18	144.16	128.15	124.14	149.20	135.40	124.32	118.80	216.25	196.21	180.20	172.20
49	104.23	92.65	84.92	81.07	158.09	145.92	133.76	125.65	151.61	137.82	126.77	118.52	222.94	202.68	186.46	174.30
50	105.07	97.30	85.62	81.72	159.36	147.11	134.86	126.68	155.58	141.70	127.80	122.27	228.83	208.40	187.97	179.78
51	105.49	97.68	89.87	85.96	164.10	151.79	135.38	131.29	159.04	145.08	131.12	125.54	233.84	213.34	192.83	184.62
52	110.28	98.46	90.59	86.64	169.55	157.14	140.59	132.32	165.49	151.24	136.97	131.26	239.84	219.16	198.48	190.22
53	111.14	103.21	95.26	87.32	175.06	162.55	145.87	137.54	166.80	155.29	140.93	132.30	241.75	225.08	204.23	191.74
54	115.56	103.61	95.64	91.66	179.92	163.19	150.64	142.26	172.84	158.17	146.45	137.69	246.86	225.95	209.21	196.67
55	116.47	108.44	96.40	92.38	185.56	168.67	156.02	147.60	177.11	162.37	147.60	141.68	253.02	231.94	210.85	202.40
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
48 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	38.92	36.97	33.08	31.13	63.35	59.24	53.14	51.07	60.07	55.79	50.06	48.64	85.82	79.68	71.51	69.47
25-29	47.27	42.96	38.66	36.52	76.70	69.92	63.14	60.90	72.62	66.31	59.99	56.83	103.75	94.74	85.72	81.20
30-34	65.39	59.93	54.48	51.77	102.97	94.39	85.82	82.96	98.14	90.12	82.12	78.10	140.17	128.71	117.28	111.54
35-39	80.56	74.11	67.66	64.45	131.95	121.81	111.66	104.88	125.54	113.69	104.21	99.47	179.33	162.40	148.86	142.12
40-44	96.67	89.51	82.34	78.77	157.88	146.63	131.58	124.07	150.02	136.84	123.71	118.43	214.28	195.48	176.70	169.18
45	104.60	97.14	85.93	82.19	168.67	152.99	141.22	133.38	159.26	145.55	131.81	126.31	227.52	207.91	188.29	180.44
46	105.47	97.94	86.64	82.87	170.09	158.22	142.40	134.48	163.38	149.51	135.70	130.15	233.38	213.59	193.82	185.92
47	105.91	98.35	90.78	83.22	174.77	158.87	146.95	139.01	164.42	150.76	137.05	131.57	238.31	218.44	198.60	190.64
48	106.79	99.16	91.54	87.71	176.20	164.18	148.15	140.17	168.54	154.73	140.93	135.40	244.27	224.26	204.23	196.21
49	111.96	100.37	92.65	88.79	182.41	166.19	149.98	141.88	173.64	157.13	143.34	137.82	255.37	231.05	210.78	202.68
50	112.86	101.18	93.40	89.51	183.89	171.61	155.28	147.11	177.84	163.96	147.26	141.70	261.52	241.09	216.58	208.40
51	117.22	105.49	97.68	89.87	188.71	172.31	155.90	151.79	181.33	164.62	150.67	142.26	266.68	242.04	221.54	209.22
52	118.15	110.28	98.46	94.51	194.36	177.82	161.27	153.00	185.46	171.20	154.07	148.37	268.79	248.11	223.30	215.03
53	123.06	115.12	103.21	99.24	200.06	183.38	166.72	158.39	189.82	175.40	158.18	149.53	275.09	254.26	229.24	216.73
54	127.52	115.56	107.60	99.62	205.03	188.29	171.56	158.99	196.26	178.68	164.03	155.27	280.34	255.24	234.32	221.75
55	132.54	120.49	108.44	104.42	206.63	189.77	172.90	164.46	200.74	183.01	165.30	159.41	286.75	261.46	236.15	227.72
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
60 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	46.70	42.80	38.92	36.97	73.56	67.42	61.30	59.24	70.09	64.37	58.66	55.79	100.10	91.93	83.77	79.68
25-29	53.71	49.40	45.11	42.96	87.96	81.20	72.19	69.92	82.09	75.79	69.47	64.74	117.29	108.26	99.25	92.47
30-34	73.56	68.10	62.65	59.93	120.14	108.71	100.10	94.39	112.13	104.12	94.12	90.12	160.18	148.74	134.42	128.71
35-39	93.44	87.00	77.34	74.11	152.26	138.72	125.18	121.81	144.49	132.64	118.42	113.69	206.38	189.48	169.18	162.40
40-44	114.56	103.84	93.08	89.51	180.44	165.41	150.36	142.86	171.06	157.88	142.12	136.84	244.36	225.56	203.00	195.48
45	119.54	108.35	100.86	93.40	192.22	176.53	160.82	152.99	181.22	167.53	151.04	145.55	258.90	239.29	215.75	207.91
46	120.54	113.00	101.71	97.94	193.82	178.01	162.18	154.26	185.54	171.67	155.05	146.76	265.02	245.24	221.51	209.64
47	121.04	113.47	102.13	98.35	194.60	178.74	162.84	154.91	186.38	169.92	156.23	147.97	270.08	246.25	226.40	214.48
48	125.86	114.42	102.97	99.16	196.21	180.20	164.18	156.18	190.66	174.06	157.51	149.20	276.30	252.28	228.25	216.25
49	127.40	115.81	104.23	100.37	198.62	182.41	166.19	158.09	190.20	176.44	159.88	151.61	279.70	259.43	235.09	222.94
50	128.42	116.75	105.07	101.18	200.22	183.89	167.54	159.36	194.50	177.84	161.16	152.83	286.03	261.52	237.00	224.75
51	132.84	121.13	109.40	105.49	209.22	192.83	172.31	164.10	198.06	181.33	164.62	156.20	291.28	266.68	242.04	229.74
52	133.90	126.02	114.20	106.33	215.03	198.48	181.96	169.55	205.42	188.33	171.20	162.65	297.73	272.93	248.11	235.70
53	138.92	127.02	115.12	111.14	225.08	204.23	187.56	179.22	209.94	192.67	175.40	166.80	304.26	279.24	254.26	241.75
54	143.46	131.50	119.54	111.59	230.12	213.41	192.48	184.10	216.74	199.18	181.60	172.84	309.64	284.53	259.43	246.86
55	148.60	136.55	120.49	116.47	240.36	219.29	198.19	189.77	221.42	203.70	183.01	174.17	316.28	290.98	261.46	248.80
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
72 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	48.65	44.75	40.86	38.92	79.68	73.56	67.42	63.35	74.39	68.64	61.51	58.66	106.25	98.06	87.85	83.77
25-29	58.00	53.71	49.40	45.11	94.74	87.96	78.95	76.70	88.42	80.53	72.62	69.47	126.31	115.03	103.75	99.25
30-34	79.01	73.56	65.39	62.65	131.58	120.14	108.71	102.97	120.14	110.14	100.10	94.12	171.61	157.32	143.03	134.42
35-39	99.89	93.44	83.78	80.56	165.78	152.26	138.72	131.95	153.95	139.75	127.90	120.79	219.91	199.62	182.70	172.56
40-44	121.73	110.99	100.25	96.67	199.25	180.44	165.41	157.88	181.60	168.42	152.63	144.74	259.40	240.59	218.04	206.76
45	127.02	115.81	108.35	100.86	211.84	192.22	176.53	164.76	194.98	178.50	162.02	153.76	278.51	254.99	231.44	219.67
46	128.08	120.54	109.24	101.71	213.59	193.82	178.01	166.13	196.61	182.74	166.13	157.85	280.84	261.07	237.32	225.47
47	132.40	121.04	109.69	102.13	214.48	194.60	178.74	170.77	197.30	180.88	164.42	156.23	285.96	262.14	238.31	226.40
48	133.49	122.05	110.59	106.79	216.25	196.21	180.20	172.20	201.72	185.11	168.54	160.26	292.32	268.30	244.27	232.27
49	135.12	123.54	111.96	108.10	218.89	198.62	182.41	174.30	201.22	184.68	168.11	159.88	295.90	271.58	247.26	235.09
50	136.21	124.54	112.86	108.96	220.64	200.22	183.89	175.72	205.63	188.95	172.30	163.96	302.38	277.86	253.34	241.09
51	140.66	128.93	117.22	109.40	229.74	209.22	188.71	180.50	209.22	192.52	175.74	164.62	307.68	283.08	258.46	242.04
52	141.78	129.97	118.15	114.20	235.70	215.03	198.48	186.08	216.84	199.74	179.75	171.20	314.27	289.46	260.52	248.11
53	146.87	134.96	123.06	115.12	245.90	225.08	204.23	195.89	221.45	201.35	184.06	175.40	320.93	291.76	266.74	254.26
54	151.43	139.48	123.54	119.54	255.24	230.12	209.21	200.83	228.46	207.98	190.42	181.60	326.38	297.08	271.97	259.43
55	152.62	140.57	128.52	120.49	261.46	240.36	219.29	206.63	233.22	212.53	194.83	183.01	333.13	303.62	278.32	261.46
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
96 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	54.48	50.59	44.75	42.80	89.89	81.72	73.56	71.51	82.96	75.80	68.64	65.78	118.50	108.28	98.06	94.00
25-29	64.45	60.16	53.71	51.55	106.01	97.00	87.96	83.45	97.90	90.00	82.09	77.38	139.85	128.56	117.29	110.52
30-34	87.18	81.72	73.56	70.82	145.87	131.58	120.14	114.42	134.16	122.15	112.13	106.14	191.64	174.49	160.18	151.61
35-39	112.78	103.12	93.44	90.23	182.70	169.18	152.26	145.48	170.51	156.31	142.12	135.00	243.60	223.30	203.00	192.85
40-44	132.47	121.73	110.99	107.40	218.04	203.00	184.21	172.93	202.64	186.86	168.42	160.54	289.46	266.92	240.59	229.33
45	141.96	130.75	119.54	112.08	235.36	215.75	196.14	184.37	216.95	197.71	178.50	170.26	309.89	282.43	254.99	243.22
46	143.15	131.84	120.54	113.00	237.32	217.56	197.77	185.92	218.76	202.14	182.74	174.44	312.47	288.73	261.07	249.19
47	143.74	132.40	121.04	113.47	238.31	218.44	198.60	186.67	219.24	200.06	183.61	172.66	317.75	289.94	266.10	250.21
48	148.74	133.49	122.05	118.22	240.28	220.25	200.22	188.22	223.80	204.44	185.11	176.84	324.36	296.34	268.30	256.28
49	150.56	135.12	123.54	119.68	243.22	222.94	202.68	190.52	226.03	206.72	187.42	179.16	332.39	304.02	275.63	263.48
50	151.78	140.10	124.54	120.64	245.17	224.75	204.31	192.06	227.87	208.40	191.75	180.61	335.06	306.47	281.95	265.61
51	156.29	140.66	128.93	121.13	254.36	233.84	209.22	201.02	231.54	211.99	192.52	184.10	340.51	311.80	283.08	270.76
52	157.52	145.72	133.90	126.02	260.52	239.84	219.16	206.76	239.69	219.72	199.74	191.17	347.36	318.41	289.46	277.07
53	162.74	150.84	134.96	130.99	270.92	250.07	225.08	216.73	244.44	224.30	204.18	192.67	354.28	325.10	295.91	279.24
54	167.36	151.43	139.48	131.50	280.34	259.43	234.32	221.75	251.89	231.41	210.89	199.18	359.84	330.55	301.27	284.53
55	172.69	156.64	140.57	136.55	290.98	265.68	240.36	231.94	256.84	236.15	215.50	203.70	366.88	337.36	307.84	290.98
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
120 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	58.38	52.54	48.65	46.70	96.04	87.85	79.68	75.60	88.67	81.53	72.95	70.09	126.68	116.46	104.21	100.10
25-29	68.74	64.45	58.00	55.85	112.78	103.75	94.74	90.23	104.21	96.32	86.84	83.69	148.86	137.59	124.07	119.54
30-34	95.34	87.18	79.01	73.56	154.46	143.03	128.71	122.99	142.16	130.16	118.15	112.13	203.08	185.93	168.76	160.18
35-39	119.22	109.56	99.89	96.67	196.24	179.33	162.40	155.64	182.38	165.78	151.56	144.49	260.52	236.84	216.53	206.38
40-44	143.22	132.47	118.15	114.56	236.84	214.28	195.48	187.97	215.77	200.00	181.60	171.06	308.27	285.70	259.40	244.36
45	153.18	138.24	127.02	119.54	251.05	227.52	207.91	196.14	230.66	211.45	192.22	184.00	329.52	302.05	274.60	262.82
46	154.45	139.38	128.08	120.54	253.15	229.42	209.64	201.73	235.36	215.98	196.61	185.54	336.23	308.53	280.84	265.02
47	155.09	143.74	128.62	121.04	254.20	234.34	210.50	202.57	235.69	216.50	194.58	186.38	341.58	313.78	282.00	270.08
48	156.37	144.92	129.66	125.86	256.28	236.27	212.23	204.23	237.64	218.30	198.92	187.90	344.39	316.36	288.32	272.30
49	158.29	146.70	131.26	127.40	259.43	239.17	214.84	206.72	239.82	220.51	201.22	190.20	352.66	324.28	295.90	279.70
50	163.45	147.88	136.21	128.42	261.52	241.09	216.58	208.40	244.52	225.06	202.84	194.50	359.59	331.00	298.30	286.03
51	164.10	152.38	136.74	132.84	270.76	246.16	225.64	213.34	248.30	228.77	206.46	198.06	365.12	336.41	303.59	291.28
52	169.36	157.52	141.78	133.90	281.18	256.38	235.70	223.30	256.82	236.81	214.01	202.58	372.17	343.22	310.14	293.59
53	174.65	158.78	146.87	138.92	291.76	266.74	241.75	229.24	261.71	241.57	218.56	207.06	379.28	350.11	316.76	300.10
54	179.33	163.38	147.44	139.48	301.27	276.17	251.05	238.50	269.47	248.98	225.56	213.83	384.95	355.67	322.19	305.45
55	184.74	168.67	152.62	144.59	312.06	286.75	261.46	244.57	274.55	253.85	230.24	218.44	392.18	362.65	328.92	312.06
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
20% Increase to Year 1 of Phase-in
Annual Premiums in Year 2 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
Unlimited

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	66.16	60.32	54.48	52.54	108.77	100.40	92.05	85.76	101.04	92.26	84.92	80.53	144.35	131.80	121.33	115.06
25-29	77.34	70.90	64.45	62.29	129.32	120.07	108.55	103.93	119.63	109.92	100.22	95.38	170.88	157.03	143.17	136.25
30-34	106.25	98.06	87.18	84.44	178.66	161.09	146.42	140.57	163.98	149.68	137.35	129.16	234.26	213.79	196.21	184.51
35-39	135.34	122.45	112.78	106.33	225.18	207.84	187.04	180.12	208.55	191.56	174.59	164.88	297.90	273.67	249.41	235.55
40-44	161.11	146.80	132.47	125.30	269.41	246.31	223.25	211.70	247.86	229.02	207.48	196.69	354.10	327.16	296.36	280.97
45	171.85	156.91	141.96	134.50	285.17	261.07	240.96	228.92	264.29	241.79	219.30	210.86	377.51	345.38	313.26	301.22
46	173.29	158.22	143.15	135.61	287.53	267.28	242.98	230.84	269.32	246.64	223.96	212.60	384.73	352.33	319.94	303.74
47	174.00	158.87	143.74	136.18	288.72	268.38	243.98	231.80	269.36	246.90	224.47	213.23	390.37	357.84	325.31	309.04
48	175.44	160.18	144.92	141.11	291.11	270.59	246.00	233.71	274.40	251.78	229.16	217.84	397.70	364.91	332.11	315.71
49	177.58	162.13	150.56	142.85	298.80	273.90	248.99	236.56	276.56	253.98	228.59	217.31	406.70	373.50	336.17	319.57
50	179.02	167.34	151.78	143.99	301.21	276.11	251.00	238.48	281.64	256.03	233.26	221.90	414.19	376.52	343.06	326.32
51	183.64	168.01	152.38	148.48	310.81	285.62	256.24	243.61	285.62	262.76	237.10	225.64	420.04	386.41	348.65	331.84
52	189.04	173.29	157.52	149.66	321.76	296.35	266.74	254.03	295.06	271.69	245.39	233.70	427.62	393.76	355.63	338.69
53	194.50	178.63	162.74	154.81	332.84	307.22	277.38	264.56	300.32	276.76	250.27	238.52	435.25	401.11	362.74	345.65
54	199.25	183.30	167.36	159.41	342.71	317.02	287.04	274.16	308.88	284.89	257.90	245.92	441.25	406.99	368.40	351.26
55	204.82	188.76	172.69	160.64	358.36	328.13	297.91	280.66	317.36	290.14	262.93	250.86	453.35	414.47	375.64	358.36
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Individual
24 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	24.19	22.46	20.73	19.00	39.92	36.29	32.66	30.84	38.10	34.30	31.76	30.49	54.42	49.00	45.35	43.55
25-29	25.92	24.19	22.46	20.73	43.55	39.92	36.29	34.48	40.64	36.84	34.30	31.76	58.06	52.61	49.00	45.35
30-34	27.65	25.92	24.19	22.46	47.16	41.74	38.10	36.29	43.18	40.64	36.84	34.30	61.68	58.06	52.61	49.00
35-39	31.10	27.65	25.92	24.19	49.00	45.35	41.74	39.92	47.00	43.18	39.38	36.84	67.12	61.68	56.25	52.61
40-44	32.82	29.38	27.65	25.92	54.42	49.00	45.35	41.74	50.79	47.00	41.94	40.64	72.58	67.12	59.87	58.06
45	32.82	31.10	27.65	25.92	54.42	50.79	45.35	43.55	52.08	47.00	43.18	40.64	74.38	67.12	61.68	58.06
46	34.55	31.10	27.65	25.92	54.42	50.79	45.35	43.55	52.08	48.27	43.18	41.94	74.38	68.94	61.68	59.87
47	34.55	31.10	27.65	27.65	54.42	50.79	45.35	43.55	52.59	47.56	43.82	41.31	76.19	68.94	63.49	59.87
48	34.55	31.10	29.38	27.65	56.25	50.79	45.35	43.55	52.59	48.83	43.82	41.31	76.19	70.75	63.49	59.87
49	34.55	32.82	29.38	27.65	56.25	50.79	47.16	43.55	53.04	48.11	44.41	41.96	78.01	70.75	65.32	61.68
50	36.29	32.82	29.38	27.65	56.25	50.79	47.16	43.55	53.04	49.35	44.41	41.96	78.01	72.58	65.32	61.68
51	36.29	32.82	29.38	27.65	56.25	52.61	47.16	45.35	54.29	49.35	45.64	43.18	79.83	72.58	67.12	63.49
52	36.29	32.82	31.10	29.38	58.06	52.61	47.16	45.35	56.33	51.33	46.33	45.07	81.65	74.38	67.12	65.32
53	36.29	34.55	31.10	29.38	58.06	52.61	49.00	45.35	57.60	52.59	47.56	45.07	83.45	76.19	68.94	65.32
54	38.02	34.55	31.10	29.38	59.87	54.42	49.00	47.16	59.70	54.62	49.54	47.00	85.27	78.01	70.75	67.12
55	38.02	34.55	31.10	29.38	59.87	54.42	49.00	47.16	60.96	55.88	50.79	48.27	87.09	79.83	72.58	68.94
56	41.47	38.02	34.55	32.82	64.91	59.13	53.35	51.19	64.71	59.25	53.79	51.19	89.87	82.30	74.71	71.11
57	44.93	39.74	36.29	34.55	69.93	63.82	57.73	55.22	67.62	61.86	56.08	53.47	92.63	84.74	76.83	73.25
58	46.66	43.20	39.74	38.02	74.95	68.53	62.09	59.25	71.57	65.39	59.23	56.55	95.42	87.19	78.98	75.40
59	50.11	46.66	41.47	39.74	79.99	73.22	66.47	63.28	75.59	69.02	62.46	59.72	98.17	89.64	81.11	77.53
60	53.57	48.37	44.93	43.20	85.03	77.92	70.85	67.31	79.76	72.77	65.76	62.96	100.97	92.10	83.25	79.70
61	58.74	53.57	48.37	46.66	91.39	83.59	76.17	72.26	85.90	78.34	71.08	67.72	108.76	99.18	89.97	85.71
62	63.94	58.74	53.57	50.11	97.76	89.26	81.47	77.21	92.09	83.96	76.40	72.48	116.54	106.27	96.70	91.76
63	69.12	63.94	57.01	55.30	104.14	94.93	86.79	82.18	99.48	90.69	82.74	78.20	124.34	113.35	103.43	97.76
64	74.30	67.39	62.20	58.74	110.51	100.59	92.10	87.13	105.71	96.36	88.13	83.04	132.13	120.42	110.17	103.78
65	79.48	72.58	65.66	62.20	116.89	106.27	97.42	92.10	111.93	102.02	93.52	87.85	139.93	127.53	116.89	109.80
66	88.12	81.21	74.30	70.85	127.87	116.68	106.58	100.98	122.06	111.55	101.94	95.99	150.69	137.73	125.85	118.53
67	98.50	89.85	81.21	77.74	138.87	127.12	115.73	109.85	130.79	119.82	109.20	103.03	161.45	147.94	134.82	127.21
68	107.14	98.50	89.85	84.66	149.85	137.53	124.89	118.73	141.21	129.68	117.90	111.44	172.22	158.16	143.79	135.92
69	117.49	107.14	96.77	93.31	160.85	147.94	134.05	127.58	150.05	138.06	125.27	118.57	182.99	168.36	152.77	144.60
70	126.13	115.77	105.41	100.21	171.84	158.36	143.20	136.46	160.82	148.21	134.22	127.26	193.74	178.58	161.73	153.31
71	145.13	133.06	120.95	114.04	195.43	178.58	163.43	154.99	183.97	168.42	154.27	145.77	219.00	200.48	183.63	173.54
72	162.42	150.33	136.51	129.59	219.00	200.48	181.95	173.54	207.64	190.46	173.28	164.69	244.29	224.06	203.85	193.74
73	181.43	165.88	152.05	143.40	240.91	222.38	202.18	192.06	231.81	212.99	194.14	184.00	269.55	247.66	225.75	213.96
74	200.44	183.16	165.88	158.97	264.49	242.60	220.70	208.91	256.50	235.97	213.97	203.73	294.83	271.24	245.96	234.18
75	217.72	200.44	181.43	172.78	288.09	264.49	239.23	227.44	281.67	257.95	235.72	223.85	320.08	293.15	267.87	254.40
76	250.54	229.79	209.07	198.71	325.15	298.19	271.24	257.76	314.30	289.10	262.42	249.06	357.15	328.53	298.19	283.04
77	283.37	259.18	236.72	224.63	360.52	331.89	301.56	286.40	346.91	318.74	289.10	275.75	394.21	362.22	328.53	313.34
78	316.19	288.57	262.65	250.54	397.58	365.58	331.89	315.04	379.54	348.40	317.26	300.97	431.28	395.91	360.52	342.00
79	349.04	319.66	290.29	276.46	434.64	399.28	362.22	343.67	413.63	378.04	343.94	326.15	470.04	429.59	390.83	370.63
80	380.13	349.04	317.93	300.64	471.71	432.97	392.54	374.00	446.24	409.18	370.63	352.84	507.10	464.96	421.17	400.94
81	407.78	373.23	338.66	323.12	505.41	463.29	421.17	399.28	477.38	437.35	397.31	378.04	542.47	496.99	451.49	429.59
82	437.15	400.88	364.58	347.31	542.47	496.99	451.49	429.59	512.95	469.95	426.96	406.20	582.89	534.05	485.18	461.60
83	473.44	433.70	393.95	374.96	586.27	537.42	488.56	463.29	552.99	507.03	461.07	438.83	628.38	576.16	523.94	498.66
84	513.18	469.99	426.78	406.05	635.12	582.89	528.99	503.74	600.42	550.00	501.09	475.88	682.29	625.02	569.42	540.79
85	559.83	513.18	466.52	442.35	692.40	635.12	577.87	549.19	655.28	600.42	545.54	518.88	744.63	682.29	619.97	589.63
86	609.93	558.10	507.98	482.07	754.73	692.40	630.08	598.06	713.10	653.79	594.49	564.83	810.33	742.95	675.57	641.87
87	665.22	609.93	552.91	525.27	823.82	754.73	685.66	651.97	778.33	713.10	647.86	615.25	884.46	810.33	736.21	699.14
88	723.96	663.49	603.02	573.67	897.95	822.12	748.00	710.94	848.01	776.83	707.17	671.58	963.64	882.78	803.60	763.17
89	789.65	723.96	658.33	625.50	978.81	896.24	815.38	774.96	923.61	846.51	769.44	730.88	1,049.56	961.96	874.35	830.56
90	860.47	789.65	717.07	680.77	1,066.41	977.10	887.83	844.03	1,006.64	923.61	839.10	797.58	1,143.91	1,049.56	953.52	906.35
91	938.24	860.47	781.01	742.99	1,162.43	1,064.71	968.70	919.82	1,098.54	1,006.64	914.71	868.75	1,248.35	1,143.91	1,039.45	987.21
92	1,022.91	936.52	851.84	808.65	1,266.88	1,160.76	1,054.60	1,002.40	1,196.40	1,097.06	997.73	947.34	1,359.53	1,246.66	1,133.80	1,076.52
93	1,114.47	1,021.18	927.87	882.94	1,379.75	1,265.20	1,150.65	1,093.37	1,304.62	1,196.40	1,086.69	1,033.32	1,482.50	1,359.53	1,234.87	1,174.24
94	1,214.70	1,112.74	1,012.53	962.44	1,504.43	1,379.75	1,253.40	1,191.06	1,421.73	1,303.15	1,184.55	1,125.25	1,615.60	1,480.84	1,346.06	1,278.66

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Individual
36 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	32.82	29.38	27.65	25.92	50.79	47.16	43.55	39.92	48.27	44.44	39.38	38.10	68.94	63.49	56.25	54.42
25-29	34.55	32.82	29.38	27.65	54.42	50.79	45.35	43.55	52.08	47.00	43.18	40.64	74.38	67.12	61.68	58.06
30-34	38.02	34.55	31.10	29.38	59.87	54.42	49.00	47.16	55.88	50.79	45.73	44.44	79.83	72.58	65.32	63.49
35-39	41.47	38.02	34.55	32.82	63.49	58.06	52.61	50.79	59.70	54.62	49.54	47.00	85.27	78.01	70.75	67.12
40-44	43.20	39.74	36.29	34.55	68.94	63.49	58.06	54.42	63.49	58.42	53.34	50.79	90.71	83.45	76.19	72.58
45	44.93	41.47	36.29	34.55	70.75	63.49	58.06	56.25	66.04	59.70	54.62	52.08	94.35	85.27	78.01	74.38
46	44.93	41.47	38.02	36.29	70.75	63.49	58.06	56.25	66.04	60.96	55.88	52.08	94.35	87.09	79.83	74.38
47	44.93	41.47	38.02	36.29	70.75	65.32	58.06	56.25	66.36	61.34	55.08	52.59	96.16	88.91	79.83	76.19
48	44.93	41.47	38.02	36.29	70.75	65.32	58.06	56.25	67.60	61.34	56.33	53.82	97.97	88.91	81.65	78.01
49	46.66	41.47	38.02	36.29	70.75	65.32	59.87	56.25	67.87	61.68	56.74	53.04	99.78	90.71	83.45	78.01
50	46.66	43.20	38.02	36.29	70.75	65.32	59.87	56.25	69.09	62.91	56.74	54.29	101.61	92.52	83.45	79.83
51	46.66	43.20	39.74	38.02	72.58	67.12	59.87	58.06	70.33	64.15	58.00	55.52	103.42	94.35	85.27	81.65
52	48.37	43.20	39.74	38.02	74.38	68.94	61.68	58.06	72.61	66.36	60.08	57.60	105.24	96.16	87.09	83.45
53	48.37	44.93	41.47	38.02	76.19	70.75	63.49	59.87	72.61	67.60	61.34	57.60	105.24	97.97	88.91	83.45
54	50.11	44.93	41.47	39.74	78.01	70.75	65.32	61.68	74.94	68.59	63.49	59.70	107.04	97.97	90.71	85.27
55	50.11	46.66	41.47	39.74	79.83	72.58	67.12	63.49	76.19	69.86	63.49	60.96	108.85	99.78	90.71	87.09
56	53.57	50.11	44.93	43.20	85.13	77.53	71.41	67.80	81.83	75.07	68.05	65.21	113.66	104.27	94.53	90.58
57	57.01	51.84	46.66	44.93	90.40	82.51	75.70	72.11	86.47	79.39	71.79	68.65	118.44	108.76	98.36	94.05
58	60.47	55.30	50.11	48.37	95.69	87.49	79.99	76.40	92.44	84.94	76.63	73.15	123.25	113.24	102.18	97.55
59	63.94	58.74	51.84	50.11	100.98	92.44	84.26	80.71	98.58	90.64	81.61	77.78	128.03	117.73	105.98	101.01
60	65.66	60.47	55.30	51.84	106.27	97.42	88.56	85.03	104.95	96.55	86.74	82.57	132.84	122.21	109.80	104.50
61	72.58	67.39	60.47	57.01	115.47	105.92	96.36	92.10	112.22	102.97	92.91	88.43	142.05	130.36	117.60	111.93
62	79.48	72.58	65.66	62.20	124.69	114.43	104.14	99.18	119.49	109.43	99.06	94.32	151.26	138.51	125.40	119.37
63	84.66	77.74	70.85	67.39	133.89	122.93	111.93	106.27	128.38	117.33	106.54	101.43	160.46	146.64	133.19	126.81
64	91.57	84.66	76.01	72.58	143.10	131.42	119.72	113.35	135.74	123.83	112.76	107.41	169.69	154.80	140.97	134.27
65	98.50	89.85	81.21	77.74	152.30	139.93	127.53	120.42	143.10	130.36	119.03	113.35	178.89	162.95	148.77	141.70
66	110.58	100.21	91.57	86.39	166.68	153.05	139.42	132.06	156.85	142.98	130.52	124.30	193.63	176.53	161.15	153.46
67	122.68	112.31	101.94	96.77	181.02	166.17	151.32	143.68	168.82	153.98	140.53	133.80	208.41	190.08	173.49	165.21
68	134.78	122.68	112.31	105.41	195.36	179.29	163.21	155.32	183.01	166.99	152.43	145.11	223.17	203.66	185.87	176.97
69	145.13	133.06	120.95	115.77	209.72	192.41	175.10	166.96	195.12	178.13	162.55	154.73	237.95	217.23	198.21	188.72
70	157.24	145.13	131.32	124.41	224.06	205.54	187.00	178.58	209.75	191.56	174.80	166.39	252.70	230.81	210.59	200.48
71	183.16	167.61	152.05	145.13	254.40	234.18	212.27	202.18	240.57	220.76	199.53	189.63	286.40	262.81	237.55	225.75
72	207.34	190.07	172.78	164.15	284.71	261.13	237.55	225.75	270.65	249.16	226.25	214.78	318.41	293.15	266.19	252.70
73	231.52	212.52	193.53	183.16	315.04	289.78	262.81	249.34	302.81	278.18	252.10	240.50	352.10	323.45	293.15	279.66
74	257.45	234.99	214.25	203.88	345.37	316.71	288.09	274.60	335.64	307.78	279.94	265.29	385.80	353.78	321.79	304.94
75	281.64	259.18	234.99	222.90	375.69	345.37	313.34	298.19	369.16	338.01	306.88	292.06	419.50	384.09	348.73	331.89
76	321.39	295.46	267.82	255.72	424.53	389.17	353.78	336.93	413.63	379.54	343.94	327.63	470.04	431.28	390.83	372.32
77	362.85	331.76	302.38	286.84	473.40	434.64	395.91	375.69	458.12	419.57	381.02	363.23	520.57	476.78	432.97	412.76
78	402.59	369.76	335.20	319.66	522.25	480.14	436.34	414.43	502.59	461.07	419.57	397.31	571.12	523.94	476.78	451.49
79	444.08	406.05	369.76	350.76	571.12	523.94	476.78	453.19	547.06	501.09	456.61	432.90	621.64	569.42	518.88	491.92
80	483.80	444.08	402.59	383.59	619.97	569.42	517.20	491.92	591.54	542.60	493.68	468.46	672.19	616.59	561.02	532.36
81	518.36	475.17	431.97	409.51	663.76	608.17	554.27	525.62	633.04	581.15	527.78	501.09	719.36	660.39	599.74	569.42
82	556.38	509.71	463.07	440.61	714.31	655.34	594.72	566.04	680.50	624.15	567.81	539.64	773.27	709.25	645.23	613.23
83	601.29	551.18	501.09	475.17	771.58	707.57	641.87	609.86	735.33	674.54	612.30	582.63	835.61	766.52	695.77	662.08
84	651.41	597.85	542.55	516.63	837.30	766.52	697.46	662.08	797.58	730.88	665.66	631.57	906.35	830.56	756.43	717.67
85	710.16	651.41	592.66	563.29	911.42	835.61	759.79	722.73	870.25	797.58	724.95	687.89	988.92	906.35	823.82	781.70
86	774.08	710.16	646.22	613.40	993.95	911.42	828.86	786.75	948.81	868.75	790.20	750.16	1,078.19	987.21	897.95	852.46
87	844.93	774.08	703.25	668.69	1,083.26	993.95	902.97	857.50	1,033.32	947.34	861.35	818.36	1,174.24	1,076.52	978.81	929.94
88	920.94	843.20	767.17	729.16	1,180.97	1,083.26	983.84	935.00	1,126.72	1,033.32	938.45	892.46	1,280.36	1,174.24	1,066.41	1,014.17
89	1,003.91	919.24	836.29	794.82	1,287.10	1,179.28	1,073.15	1,019.24	1,227.50	1,125.25	1,022.93	972.52	1,394.89	1,278.66	1,162.43	1,105.15
90	1,093.73	1,002.17	910.60	865.67	1,403.34	1,287.10	1,169.16	1,110.21	1,338.72	1,227.50	1,114.86	1,059.99	1,521.28	1,394.89	1,266.88	1,204.54
91	1,192.23	1,092.03	993.53	943.41	1,529.68	1,401.64	1,275.30	1,211.28	1,458.80	1,337.24	1,215.66	1,154.89	1,657.72	1,519.57	1,381.44	1,312.36
92	1,299.37	1,190.50	1,081.65	1,028.08	1,667.82	1,528.00	1,389.86	1,319.10	1,590.74	1,457.33	1,325.35	1,258.66	1,807.66	1,656.05	1,506.09	1,430.30
93	1,415.12	1,297.63	1,180.13	1,121.39	1,817.77	1,666.15	1,514.54	1,438.70	1,733.08	1,589.26	1,443.97	1,372.81	1,969.38	1,805.98	1,640.88	1,559.99
94	1,542.99	1,415.12	1,285.52	1,221.62	1,981.16	1,816.07	1,650.97	1,568.44	1,888.72	1,731.56	1,574.42	1,495.86	2,146.27	1,967.71	1,789.13	1,699.84

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Individual
48 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	34.55	32.82	29.38	27.65	56.25	52.61	47.16	45.35	53.34	49.54	44.44	43.18	76.19	70.75	63.49	61.68
25-29	38.02	34.55	31.10	29.38	61.68	56.25	50.79	49.00	58.42	53.34	48.27	45.73	83.45	76.19	68.94	65.32
30-34	41.47	38.02	34.55	32.82	65.32	59.87	54.42	52.61	62.23	57.15	52.08	49.54	88.91	81.65	74.38	70.75
35-39	43.20	39.74	36.29	34.55	70.75	65.32	59.87	56.25	67.32	60.96	55.88	53.34	96.16	87.09	79.83	76.19
40-44	46.66	43.20	39.74	38.02	76.19	70.75	63.49	59.87	72.39	66.04	59.70	57.15	103.42	94.35	85.27	81.65
45	48.37	44.93	39.74	38.02	78.01	70.75	65.32	61.68	73.66	67.32	60.96	58.42	105.24	96.16	87.09	83.45
46	48.37	44.93	39.74	38.02	78.01	72.58	65.32	61.68	74.94	68.59	62.23	59.70	107.04	97.97	88.91	85.27
47	48.37	44.93	41.47	38.02	79.83	72.58	67.12	63.49	75.10	68.85	62.60	60.08	108.85	99.78	90.71	87.09
48	48.37	44.93	41.47	39.74	79.83	74.38	67.12	63.49	76.37	70.09	63.85	61.34	110.68	101.61	92.52	88.91
49	50.11	44.93	41.47	39.74	81.65	74.38	67.12	63.49	77.72	70.33	64.15	61.68	114.30	103.42	94.35	90.71
50	50.11	44.93	41.47	39.74	81.65	76.19	68.94	65.32	78.97	72.79	65.38	62.91	116.11	107.04	96.16	92.52
51	51.84	46.66	43.20	39.74	83.45	76.19	68.94	67.12	80.19	72.79	66.64	62.91	117.94	107.04	97.97	92.52
52	51.84	48.37	43.20	41.47	85.27	78.01	70.75	67.12	81.37	75.10	67.60	65.08	117.94	108.85	97.97	94.35
53	53.57	50.11	44.93	43.20	87.09	79.83	72.58	68.94	82.63	76.37	68.85	65.08	119.75	110.68	99.78	94.35
54	55.30	50.11	46.66	43.20	88.91	81.65	74.38	68.94	85.09	77.48	71.12	67.32	121.54	110.68	101.61	96.16
55	57.01	51.84	46.66	44.93	88.91	81.65	74.38	70.75	86.37	78.73	71.12	68.59	123.37	112.48	101.61	97.97
56	60.47	55.30	50.11	48.37	95.92	87.99	80.05	76.10	92.49	84.45	76.38	73.53	128.46	117.27	106.08	102.11
57	63.94	58.74	53.57	51.84	102.92	94.33	85.71	81.41	97.46	89.09	80.71	77.58	133.53	122.03	110.56	106.24
58	69.12	62.20	57.01	53.57	109.95	100.68	91.39	86.77	103.96	95.13	86.27	82.79	138.61	126.83	115.02	110.40
59	72.58	65.66	60.47	57.01	116.95	107.02	97.05	92.09	110.63	101.32	92.02	88.19	143.68	131.60	119.49	114.51
60	76.01	69.12	63.94	60.47	123.96	113.35	102.72	97.42	117.54	107.74	97.95	93.76	148.77	136.37	123.96	118.67
61	82.93	76.01	69.12	65.66	133.54	122.21	110.88	105.21	125.65	115.28	104.65	100.18	159.04	145.93	132.47	126.81
62	88.12	81.21	74.30	70.85	143.10	131.06	119.03	113.01	133.75	122.85	111.38	106.63	169.31	155.51	140.97	134.98
63	95.04	86.39	79.48	74.30	152.67	139.93	127.16	120.80	143.67	132.05	119.59	114.49	179.60	165.06	149.47	143.10
64	101.94	93.31	84.66	79.48	162.24	148.77	135.31	128.59	151.87	139.72	126.38	121.00	189.85	174.64	157.98	151.26
65	107.14	98.50	89.85	84.66	171.81	157.64	143.47	136.37	160.11	147.36	133.19	127.53	200.14	184.19	166.48	159.40
66	120.95	110.58	101.94	96.77	188.66	172.95	157.56	149.53	176.62	162.48	146.92	140.40	218.05	200.59	181.37	173.34
67	134.78	124.41	112.31	107.14	205.51	188.27	171.67	162.69	191.15	175.76	158.97	151.71	235.99	216.98	196.26	187.28
68	148.60	136.51	124.41	117.49	222.36	203.55	185.76	175.85	208.20	191.39	173.14	165.01	253.90	233.38	211.14	201.24
69	162.42	148.60	136.51	129.59	239.23	218.86	199.87	189.01	222.91	204.82	185.34	176.43	271.85	249.77	226.02	215.17
70	176.25	162.42	146.86	139.97	256.08	234.18	213.96	202.18	240.50	220.92	199.96	190.17	289.78	266.19	240.91	229.12
71	205.61	188.33	171.05	162.42	289.78	266.19	242.60	229.12	275.95	251.89	229.25	217.93	328.53	299.86	272.93	259.45
72	233.26	214.25	195.25	184.89	325.15	298.19	271.24	257.76	310.74	284.98	259.20	246.31	365.58	335.26	304.94	289.78
73	262.65	240.17	217.72	207.34	358.84	330.19	299.86	284.71	347.72	318.74	289.78	275.28	404.32	370.63	336.93	320.08
74	290.29	266.09	241.90	229.79	394.21	360.52	328.53	311.68	385.48	353.24	320.99	304.85	443.08	406.02	368.95	350.40
75	317.93	292.00	266.09	252.27	427.90	392.54	357.15	338.64	424.00	388.42	352.84	335.05	481.81	441.38	400.94	380.73
76	371.49	340.39	309.29	293.73	491.92	451.49	409.39	389.17	480.33	440.31	400.28	381.02	545.84	500.37	454.87	432.97
77	423.32	387.03	352.49	335.20	555.93	508.77	463.29	439.70	538.17	493.68	449.22	426.96	611.53	561.02	510.48	485.18
78	475.17	435.43	395.68	376.68	618.27	567.75	515.51	490.25	595.98	547.06	496.64	471.42	677.24	621.64	564.38	535.73
79	527.01	483.80	438.88	418.16	682.29	625.02	567.75	540.79	653.79	598.93	544.10	517.42	742.95	680.61	618.27	587.97
80	580.56	532.18	483.80	459.62	746.32	683.98	621.64	589.63	711.61	652.30	593.01	563.36	808.65	741.26	673.87	640.17
81	620.30	568.48	516.63	490.71	798.55	731.15	665.46	631.76	760.55	696.78	634.50	601.91	864.25	791.81	721.03	683.98
82	666.95	611.67	556.38	528.74	857.50	786.75	714.31	678.93	818.36	750.16	681.96	647.86	929.94	852.46	774.96	736.21
83	720.53	660.06	599.58	570.21	926.56	849.08	771.58	732.84	883.58	809.45	736.81	699.76	1,004.06	919.82	837.30	795.18
84	781.01	717.07	651.41	618.57	1,005.77	921.53	837.30	795.18	959.20	879.14	799.09	759.05	1,090.00	999.02	908.05	862.56
85	851.84	781.01	710.16	673.87	1,095.04	1,004.06	913.09	867.61	1,045.18	957.71	870.25	827.24	1,187.69	1,088.30	988.92	940.05
86	927.87	851.84	774.08	734.34	1,194.43	1,095.04	995.66	945.11	1,138.55	1,043.69	948.81	901.35	1,293.84	1,186.01	1,078.19	1,024.29
87	1,012.53	927.87	843.20	801.73	1,302.25	1,192.75	1,084.93	1,031.02	1,240.87	1,138.55	1,034.79	982.90	1,410.08	1,293.84	1,175.90	1,116.95
88	1,102.37	1,010.80	919.24	872.58	1,418.49	1,300.58	1,182.64	1,123.69	1,353.53	1,240.87	1,128.20	1,071.86	1,538.12	1,410.08	1,282.04	1,218.03
89	1,202.60	1,102.37	1,002.17	952.06	1,546.53	1,416.83	1,288.78	1,224.76	1,475.10	1,352.06	1,229.03	1,168.22	1,676.27	1,536.42	1,396.60	1,327.53
90	1,309.71	1,200.86	1,092.03	1,036.72	1,686.38	1,544.85	1,405.00	1,334.26	1,607.05	1,473.60	1,340.19	1,271.99	1,826.18	1,674.57	1,522.94	1,445.44
91	1,428.96	1,309.71	1,190.50	1,130.02	1,837.98	1,684.67	1,531.38	1,453.88	1,752.33	1,605.57	1,460.28	1,387.63	1,991.27	1,824.51	1,659.42	1,576.84
92	1,556.82	1,427.23	1,297.63	1,231.97	2,003.08	1,836.30	1,669.53	1,585.29	1,909.47	1,750.85	1,592.22	1,512.16	2,169.85	1,989.61	1,809.34	1,718.37
93	1,696.78	1,555.09	1,415.12	1,344.28	2,183.34	2,001.39	1,819.45	1,728.47	2,081.44	1,908.00	1,734.53	1,648.55	2,365.29	2,168.19	1,971.08	1,873.37
94	1,850.55	1,695.05	1,541.27	1,465.22	2,378.76	2,181.67	1,982.87	1,883.47	2,269.73	2,079.97	1,891.70	1,796.81	2,579.24	2,363.61	2,149.64	2,041.82

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Individual
60 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	41.47	38.02	34.55	32.82	65.32	59.87	54.42	52.61	62.23	57.15	52.08	49.54	88.91	81.65	74.38	70.75
25-29	43.20	39.74	36.29	34.55	70.75	65.32	58.06	56.25	66.04	60.96	55.88	52.08	94.35	87.09	79.83	74.38
30-34	46.66	43.20	39.74	38.02	76.19	68.94	63.49	59.87	71.12	66.04	59.70	57.15	101.61	94.35	85.27	81.65
35-39	50.11	46.66	41.47	39.74	81.65	74.38	67.12	65.32	77.48	71.12	63.49	60.96	110.68	101.61	90.71	87.09
40-44	55.30	50.11	44.93	43.20	87.09	79.83	72.58	68.94	82.57	76.19	68.59	66.04	117.94	108.85	97.97	94.35
45	55.30	50.11	46.66	43.20	88.91	81.65	74.38	70.75	83.83	77.48	69.86	67.32	119.75	110.68	99.78	96.16
46	55.30	51.84	46.66	44.93	88.91	81.65	74.38	70.75	85.09	78.73	71.12	67.32	121.54	112.48	101.61	96.16
47	55.30	51.84	46.66	44.93	88.91	81.65	74.38	70.75	85.14	77.61	71.37	67.60	123.37	112.48	103.42	97.97
48	57.01	51.84	46.66	44.93	88.91	81.65	74.38	70.75	86.38	78.85	71.37	67.60	125.19	114.30	103.42	97.97
49	57.01	51.84	46.66	44.93	88.91	81.65	74.38	70.75	85.14	78.97	71.55	67.87	125.19	116.11	105.24	99.78
50	57.01	51.84	46.66	44.93	88.91	81.65	74.38	70.75	86.37	78.97	71.55	67.87	127.01	116.11	105.24	99.78
51	58.74	53.57	48.37	46.66	92.52	85.27	76.19	72.58	87.59	80.19	72.79	69.09	128.80	117.94	107.04	101.61
52	58.74	55.30	50.11	46.66	94.35	87.09	79.83	74.38	90.13	82.63	75.10	71.37	130.62	119.75	108.85	103.42
53	60.47	55.30	50.11	48.37	97.97	88.91	81.65	78.01	91.39	83.86	76.37	72.61	132.45	121.54	110.68	105.24
54	62.20	57.01	51.84	48.37	99.78	92.52	83.45	79.83	93.97	86.37	78.73	74.94	134.27	123.37	112.48	107.04
55	63.94	58.74	51.84	50.11	103.42	94.35	85.27	81.65	95.26	87.63	78.73	74.94	136.06	125.19	112.48	107.04
56	67.39	62.20	57.01	53.57	110.71	100.98	91.60	87.29	103.12	94.79	85.46	81.30	143.23	131.67	118.68	112.91
57	72.58	67.39	60.47	58.74	118.02	107.61	97.91	92.91	109.76	100.85	91.16	86.70	150.36	138.15	124.87	118.77
58	77.74	72.58	65.66	62.20	125.32	114.24	104.24	98.55	118.14	108.49	98.31	93.51	157.51	144.67	131.08	124.65
59	82.93	76.01	69.12	65.66	132.61	120.88	110.57	104.17	126.76	116.37	105.69	100.49	164.65	151.14	137.26	130.51
60	88.12	81.21	74.30	70.85	139.93	127.53	116.89	109.80	135.72	124.52	113.34	107.74	171.81	157.64	143.47	136.37
61	95.04	88.12	79.48	76.01	150.19	137.11	125.40	117.96	145.51	133.48	121.46	115.28	184.19	168.98	153.72	145.93
62	101.94	93.31	84.66	81.21	160.46	146.64	133.89	126.10	155.32	142.45	129.58	122.85	196.59	180.31	164.01	155.51
63	108.85	100.21	91.57	86.39	170.74	156.22	142.39	134.27	167.19	153.31	139.42	132.05	208.98	191.65	174.28	165.06
64	115.77	107.14	96.77	91.57	181.02	165.77	150.90	142.39	177.10	162.38	147.65	139.72	221.39	202.99	184.55	174.64
65	122.68	112.31	101.94	96.77	191.28	175.35	159.40	150.54	187.01	171.44	155.86	147.36	233.78	214.32	194.82	184.19
66	139.97	127.86	115.77	110.58	210.98	193.50	175.71	166.26	205.54	188.28	171.28	161.95	253.75	232.43	211.45	199.92
67	155.51	141.70	129.59	122.68	230.68	211.68	192.00	181.97	221.69	202.94	184.75	174.67	273.70	250.56	228.09	215.64
68	171.05	157.24	141.70	134.78	250.37	229.85	208.31	197.68	240.80	220.31	200.68	189.72	293.65	268.68	244.71	231.37
69	186.60	171.05	155.51	146.86	270.07	248.02	224.60	213.41	257.15	235.18	214.32	202.61	313.61	286.82	261.34	247.09
70	202.18	184.89	169.32	160.69	289.78	266.19	240.91	229.12	276.86	253.09	230.71	218.13	333.55	304.94	277.98	262.81
71	233.26	214.25	195.25	184.89	330.19	301.56	274.60	261.13	314.15	288.70	261.80	249.06	374.00	343.67	311.68	296.49
72	264.36	243.63	221.17	209.07	370.63	338.64	308.30	293.15	353.71	325.06	294.98	280.66	416.13	382.43	347.04	330.19
73	297.19	271.28	247.09	234.99	411.06	375.69	342.00	325.15	394.07	362.22	328.88	312.95	458.23	421.17	382.43	363.89
74	328.29	300.64	272.99	259.18	449.82	412.76	375.69	357.15	435.31	400.13	363.50	344.44	500.37	459.93	417.79	395.91
75	359.38	328.29	298.91	283.37	490.25	449.82	409.39	389.17	477.38	437.35	398.80	378.04	542.47	496.99	453.19	429.59
76	409.51	374.96	340.39	324.83	554.27	508.77	461.60	439.70	535.20	490.71	446.24	424.00	608.17	557.64	507.10	481.81
77	466.52	428.50	388.77	369.76	626.71	574.49	522.25	495.29	598.93	550.00	499.61	474.40	680.61	625.02	567.75	539.10
78	521.82	478.63	435.43	412.96	695.77	636.81	579.53	550.90	659.72	604.86	550.00	521.86	749.69	687.36	625.02	593.01
79	575.37	527.01	478.63	454.42	758.11	695.77	631.76	599.74	711.61	652.30	593.01	563.36	808.65	741.26	673.87	640.17
80	620.30	568.48	516.63	490.71	818.76	751.37	682.29	648.61	769.44	705.68	640.45	609.32	874.35	801.91	727.78	692.40
81	663.49	608.21	552.91	525.27	876.05	803.60	729.47	694.09	822.79	754.60	686.42	650.83	935.00	857.50	780.01	739.58
82	713.61	654.87	594.38	565.02	941.74	862.56	785.07	746.32	885.07	810.93	736.81	699.76	1,005.77	921.53	837.30	795.18
83	770.63	706.69	642.77	609.93	1,017.54	931.65	847.41	805.27	954.73	876.18	796.13	756.09	1,084.93	995.66	904.68	859.20
84	836.29	767.17	698.06	661.76	1,103.47	1,010.80	919.82	874.35	1,036.30	950.30	864.32	821.31	1,177.61	1,079.90	982.17	933.31
85	912.31	836.29	760.26	722.25	1,202.86	1,103.47	1,002.40	951.85	1,129.68	1,036.30	941.40	893.96	1,283.73	1,177.61	1,069.78	1,015.87
86	993.53	910.60	827.65	786.19	1,310.68	1,201.18	1,093.37	1,037.76	1,231.97	1,129.68	1,025.91	975.48	1,399.98	1,283.73	1,165.79	1,108.51
87	1,083.38	993.53	903.67	857.02	1,428.59	1,310.68	1,191.06	1,132.11	1,343.17	1,230.48	1,119.30	1,062.96	1,526.32	1,398.27	1,271.93	1,207.91
88	1,181.86	1,083.38	984.88	934.79	1,558.33	1,428.59	1,298.89	1,233.18	1,463.26	1,341.67	1,218.64	1,157.84	1,662.79	1,524.63	1,384.81	1,315.74
89	1,287.26	1,180.13	1,073.00	1,019.45	1,698.16	1,556.64	1,415.12	1,344.38	1,595.19	1,461.76	1,329.81	1,263.11	1,812.71	1,661.08	1,511.17	1,435.34
90	1,403.04	1,285.52	1,169.77	1,111.02	1,851.47	1,696.48	1,543.17	1,465.67	1,738.99	1,593.69	1,448.43	1,375.77	1,976.13	1,811.03	1,645.94	1,563.37
91	1,529.16	1,401.31	1,275.17	1,211.24	2,016.57	1,849.77	1,681.31	1,597.07	1,894.64	1,737.51	1,578.88	1,500.31	2,153.00	1,974.45	1,794.18	1,704.89
92	1,667.40	1,527.43	1,389.21	1,320.09	2,198.51	2,014.86	1,832.92	1,740.28	2,065.15	1,893.18	1,721.21	1,635.23	2,346.76	2,151.34	1,955.91	1,858.21
93	1,817.72	1,665.67	1,513.62	1,439.30	2,397.29	2,196.81	1,998.01	1,896.95	2,251.95	2,063.67	1,876.87	1,781.99	2,559.03	2,345.06	2,132.80	2,024.97
94	1,980.14	1,815.99	1,650.13	1,568.90	2,612.94	2,395.61	2,176.60	2,068.77	2,453.56	2,248.97	2,044.41	1,942.10	2,788.14	2,555.65	2,323.16	2,206.92

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Individual
72 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	43.20	39.74	36.29	34.55	70.75	65.32	59.87	56.25	66.04	60.96	54.62	52.08	94.35	87.09	78.01	74.38
25-29	46.66	43.20	39.74	36.29	76.19	70.75	63.49	61.68	71.12	64.78	58.42	55.88	101.61	92.52	83.45	79.83
30-34	50.11	46.66	41.47	39.74	83.45	76.19	68.94	65.32	76.19	69.86	63.49	59.70	108.85	99.78	90.71	85.27
35-39	53.57	50.11	44.93	43.20	88.91	81.65	74.38	70.75	82.57	74.94	68.59	64.78	117.94	107.04	97.97	92.52
40-44	58.74	53.57	48.37	46.66	96.16	87.09	79.83	76.19	87.63	81.27	73.66	69.86	125.19	116.11	105.24	99.78
45	58.74	53.57	50.11	46.66	97.97	88.91	81.65	76.19	90.18	82.57	74.94	71.12	128.80	117.94	107.04	101.61
46	58.74	55.30	50.11	46.66	97.97	88.91	81.65	76.19	90.18	83.83	76.19	72.39	128.80	119.75	108.85	103.42
47	60.47	55.30	50.11	46.66	97.97	88.91	81.65	78.01	90.13	82.63	75.10	71.37	130.62	119.75	108.85	103.42
48	60.47	55.30	50.11	48.37	97.97	88.91	81.65	78.01	91.39	83.86	76.37	72.61	132.45	121.54	110.68	105.24
49	60.47	55.30	50.11	48.37	97.97	88.91	81.65	78.01	90.05	82.65	75.25	71.55	132.45	121.54	110.68	105.24
50	60.47	55.30	50.11	48.37	97.97	88.91	81.65	78.01	91.30	83.87	76.50	72.79	134.27	123.37	112.48	107.04
51	62.20	57.01	51.84	48.37	101.61	92.52	83.45	79.83	92.52	85.14	77.72	72.79	136.06	125.19	114.30	107.04
52	62.20	57.01	51.84	50.11	103.42	94.35	87.09	81.65	95.15	87.63	78.85	75.10	137.87	127.01	114.30	108.85
53	63.94	58.74	53.57	50.11	107.04	97.97	88.91	85.27	96.39	87.63	80.13	76.37	139.70	127.01	116.11	110.68
54	65.66	60.47	53.57	51.84	110.68	99.78	90.71	87.09	99.06	90.18	82.57	78.73	141.51	128.80	117.94	112.48
55	65.66	60.47	55.30	51.84	112.48	103.42	94.35	88.91	100.34	91.43	83.83	78.73	143.33	130.62	119.75	112.48
56	70.85	65.66	58.74	57.01	120.43	110.71	100.98	95.19	109.08	99.74	91.16	85.97	151.50	138.51	126.62	119.39
57	76.01	70.85	63.94	60.47	128.40	118.02	107.61	101.51	116.55	106.88	97.44	92.20	159.68	146.38	133.48	126.30
58	81.21	74.30	67.39	63.94	136.37	125.32	114.24	107.83	125.90	115.70	105.27	99.90	167.84	154.27	140.35	133.20
59	86.39	79.48	72.58	69.12	144.33	132.61	120.88	114.13	135.53	124.86	113.35	107.87	176.02	162.15	147.23	140.10
60	91.57	84.66	76.01	72.58	152.30	139.93	127.53	120.42	145.51	134.32	121.73	116.13	184.19	170.03	154.10	147.01
61	100.21	91.57	82.93	79.48	162.58	149.47	136.02	128.59	156.43	144.12	130.68	124.52	198.01	182.42	165.42	157.64
62	108.85	98.50	89.85	86.39	172.87	159.04	144.52	136.73	167.35	153.90	139.64	132.93	211.81	194.82	176.76	168.25
63	115.77	107.14	96.77	91.57	183.14	168.61	153.04	144.88	180.51	165.77	150.49	143.10	225.65	207.21	188.09	178.89
64	124.41	114.04	103.67	98.50	193.41	178.18	161.53	153.04	191.55	175.70	159.55	151.60	239.45	219.62	199.42	189.52
65	133.06	120.95	110.58	105.41	203.68	187.73	170.03	161.17	202.61	185.61	168.61	160.11	253.27	232.02	210.77	200.14
66	150.33	138.24	124.41	119.21	225.29	207.13	187.90	178.13	222.51	203.84	185.15	175.81	274.71	251.64	228.57	217.06
67	167.61	153.78	138.24	131.32	246.89	226.52	205.78	195.08	239.89	219.76	199.60	189.52	296.17	271.31	246.41	233.97
68	183.16	169.32	153.78	145.13	268.48	245.93	223.66	212.04	260.43	238.55	216.66	205.73	317.62	290.92	264.21	250.89
69	200.44	184.89	167.61	158.97	290.09	265.31	241.55	229.03	278.05	254.68	231.29	219.59	339.07	310.57	282.05	267.80
70	217.72	200.44	181.43	172.78	311.68	284.71	259.45	245.96	299.23	274.06	248.90	236.32	360.52	330.19	299.86	284.71
71	252.27	229.79	209.07	198.71	355.47	325.15	296.49	281.34	341.05	312.75	284.44	270.28	406.02	372.32	338.64	321.79
72	285.10	260.92	238.44	226.36	399.28	365.58	331.89	315.04	382.34	350.85	319.35	303.58	449.82	412.76	375.69	357.15
73	317.93	292.00	266.09	252.27	443.08	406.02	368.95	350.40	425.95	391.20	354.98	337.58	495.29	454.87	412.76	392.54
74	352.49	323.12	293.73	278.19	486.89	446.44	406.02	384.09	470.47	430.91	391.34	372.29	540.79	495.29	449.82	427.90
75	385.30	354.22	321.39	305.84	530.68	485.18	441.38	419.50	515.91	472.93	429.93	407.68	586.27	537.42	488.56	463.29
76	440.61	402.59	366.31	349.04	598.06	549.19	498.66	473.40	576.70	529.27	480.33	456.61	655.34	601.42	545.84	518.88
77	501.09	459.62	418.16	397.41	677.24	619.97	564.38	535.73	646.38	593.01	538.17	511.48	734.52	673.87	611.53	581.23
78	561.56	514.90	468.25	444.08	751.37	689.03	626.71	594.72	711.61	652.30	593.01	563.36	808.65	741.26	673.87	640.17
79	618.57	566.74	514.90	488.98	818.76	749.69	682.29	648.61	767.94	704.21	640.45	607.84	872.67	800.22	727.78	690.72
80	666.95	611.67	556.38	528.74	884.46	810.33	736.21	700.83	828.73	760.55	690.85	656.75	941.74	864.25	785.07	746.32
81	713.61	654.87	594.38	565.02	946.79	867.61	788.43	749.69	888.04	813.91	739.78	702.71	1,009.13	924.90	840.67	798.55
82	767.17	703.25	639.30	608.21	1,017.54	931.65	847.41	805.27	953.27	874.68	794.63	754.60	1,083.26	993.95	902.97	857.50
83	829.38	760.26	691.15	656.60	1,098.41	1,007.44	914.80	869.31	1,030.36	944.38	858.40	815.38	1,170.87	1,073.15	975.43	926.56
84	900.22	824.20	749.89	711.89	1,191.06	1,091.66	993.95	943.41	1,117.81	1,024.43	931.01	885.07	1,270.25	1,164.12	1,057.96	1,005.77
85	979.71	898.49	817.27	775.81	1,298.89	1,191.06	1,083.26	1,027.65	1,218.64	1,116.35	1,015.52	965.12	1,384.81	1,268.57	1,154.02	1,096.75
86	1,069.54	979.71	889.85	846.66	1,415.12	1,297.21	1,179.28	1,120.32	1,328.34	1,217.16	1,107.45	1,051.13	1,509.47	1,383.13	1,258.46	1,194.43
87	1,164.58	1,067.82	971.07	922.68	1,543.17	1,415.12	1,285.40	1,221.39	1,448.43	1,326.85	1,206.77	1,145.99	1,645.94	1,507.80	1,371.34	1,302.25
88	1,269.98	1,164.58	1,057.46	1,005.64	1,683.00	1,541.48	1,401.64	1,332.59	1,577.38	1,446.94	1,314.99	1,249.76	1,792.49	1,644.23	1,494.32	1,420.19
89	1,384.03	1,268.25	1,152.50	1,095.46	1,832.92	1,681.31	1,528.00	1,452.19	1,719.72	1,577.38	1,433.59	1,360.95	1,954.23	1,792.49	1,629.09	1,546.53
90	1,508.42	1,382.29	1,257.89	1,193.96	1,998.01	1,832.92	1,666.15	1,581.93	1,875.39	1,718.26	1,562.56	1,483.99	2,131.12	1,952.53	1,775.64	1,686.38
91	1,644.94	1,506.70	1,370.21	1,301.09	2,178.30	1,996.35	1,816.07	1,725.12	2,042.90	1,873.90	1,703.43	1,617.44	2,321.48	2,129.42	1,935.71	1,837.98
92	1,791.81	1,643.21	1,492.88	1,418.58	2,375.40	2,176.60	1,979.50	1,880.11	2,226.75	2,041.43	1,856.12	1,762.71	2,530.39	2,319.80	2,109.21	2,003.08
93	1,954.23	1,790.07	1,627.66	1,546.44	2,587.65	2,372.03	2,156.37	2,048.56	2,428.35	2,225.26	2,023.63	1,922.82	2,759.49	2,528.71	2,299.58	2,185.03
94	2,128.75	1,952.50	1,774.53	1,686.40	2,821.84	2,585.99	2,351.80	2,233.87	2,646.30	2,425.38	2,205.98	2,094.79	3,007.15	2,756.12	2,506.80	2,380.44

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Individual
96 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	48.37	44.93	39.74	38.02	79.83	72.58	65.32	63.49	73.66	67.32	60.96	58.42	105.24	96.16	87.09	83.45
25-29	51.84	48.37	43.20	41.47	85.27	78.01	70.75	67.12	78.73	72.39	66.04	62.23	112.48	103.42	94.35	88.91
30-34	55.30	51.84	46.66	44.93	92.52	83.45	76.19	72.58	85.09	77.48	71.12	67.32	121.54	110.68	101.61	96.16
35-39	60.47	55.30	50.11	48.37	97.97	90.71	81.65	78.01	91.43	83.83	76.19	72.39	130.62	119.75	108.85	103.42
40-44	63.94	58.74	53.57	51.84	105.24	97.97	88.91	83.45	97.79	90.18	81.27	77.48	139.70	128.80	116.11	110.68
45	65.66	60.47	55.30	51.84	108.85	99.78	90.71	85.27	100.34	91.43	82.57	78.73	143.33	130.62	117.94	112.48
46	65.66	60.47	55.30	51.84	108.85	99.78	90.71	85.27	100.34	92.72	83.83	80.03	143.33	132.45	119.75	114.30
47	65.66	60.47	55.30	51.84	108.85	99.78	90.71	85.27	100.16	91.39	83.86	78.85	145.13	132.45	121.54	114.30
48	67.39	60.47	55.30	53.57	108.85	99.78	90.71	85.27	101.39	92.63	83.86	80.13	146.96	134.27	121.54	116.11
49	67.39	60.47	55.30	53.57	108.85	99.78	90.71	85.27	101.17	92.52	83.87	80.19	148.77	136.06	123.37	117.94
50	67.39	62.20	55.30	53.57	108.85	99.78	90.71	85.27	101.17	92.52	85.14	80.19	148.77	136.06	125.19	117.94
51	69.12	62.20	57.01	53.57	112.48	103.42	92.52	88.91	102.41	93.76	85.14	81.41	150.59	137.87	125.19	119.75
52	69.12	63.94	58.74	55.30	114.30	105.24	96.16	90.71	105.16	96.39	87.63	83.86	152.39	139.70	127.01	121.54
53	70.85	65.66	58.74	57.01	117.94	108.85	97.97	94.35	106.40	97.64	88.87	83.86	154.20	141.51	128.80	121.54
54	72.58	65.66	60.47	57.01	121.54	112.48	101.61	96.16	109.22	100.34	91.43	86.37	156.03	143.33	130.62	123.37
55	74.30	67.39	60.47	58.74	125.19	114.30	103.42	99.78	110.50	101.61	92.72	87.63	157.84	145.13	132.45	125.19
56	79.48	72.58	65.66	62.20	133.80	122.27	110.71	106.40	120.50	110.63	100.77	95.57	167.37	153.66	139.97	132.73
57	84.66	77.74	70.85	67.39	142.41	130.21	118.02	113.01	129.14	118.39	107.67	102.42	176.88	162.17	147.46	140.28
58	89.85	82.93	76.01	70.85	151.04	138.18	125.32	119.61	139.80	128.02	116.24	110.88	186.40	170.71	154.99	147.84
59	96.77	88.12	79.48	76.01	159.64	146.12	132.61	126.22	150.86	137.98	125.13	119.66	195.93	179.22	162.50	155.39
60	101.94	93.31	84.66	81.21	168.25	154.10	139.93	132.84	162.29	148.31	134.32	128.74	205.45	187.73	170.03	162.95
61	110.58	101.94	91.57	88.12	179.94	164.71	149.84	142.05	174.04	159.23	144.40	137.97	220.31	201.55	182.77	174.64
62	119.21	110.58	100.21	95.04	191.65	175.35	159.75	151.26	185.79	170.14	154.47	147.19	235.19	215.36	195.53	186.30
63	129.59	117.49	107.14	101.94	203.32	185.97	169.69	160.46	200.06	183.34	166.62	158.42	250.08	229.18	208.28	198.01
64	138.24	126.13	115.77	108.85	215.03	196.59	179.60	169.69	211.97	194.39	176.83	167.77	264.96	242.98	221.02	209.68
65	146.86	134.78	122.68	117.49	226.70	207.21	189.52	178.89	223.85	205.45	187.01	177.10	279.83	256.81	233.78	221.39
66	165.88	152.05	138.24	131.32	250.43	229.12	209.23	197.68	246.01	225.90	205.54	194.76	303.72	278.90	253.75	240.45
67	184.89	169.32	153.78	146.86	274.17	251.03	228.95	216.51	265.38	243.80	221.69	210.20	327.61	301.01	273.70	259.53
68	203.88	186.60	169.32	162.42	297.90	272.93	248.66	235.30	288.22	264.91	240.80	228.44	351.50	323.08	293.65	278.59
69	222.90	203.88	186.60	176.25	321.63	294.83	268.38	254.10	307.81	283.05	257.15	244.08	375.38	345.18	313.61	297.66
70	241.90	221.17	202.18	191.80	345.37	316.71	288.09	272.93	331.40	304.83	276.86	262.87	399.28	367.25	333.55	316.71
71	279.92	255.72	233.26	221.17	394.21	360.52	328.53	311.68	377.84	346.71	315.57	298.59	449.82	412.76	375.69	355.47
72	316.19	290.29	264.36	250.54	443.08	406.02	368.95	350.40	425.31	389.49	353.71	336.52	500.37	458.23	416.13	395.91
73	354.22	324.83	295.46	279.92	491.92	449.82	409.39	389.17	473.77	433.21	394.07	375.27	550.90	503.74	458.23	436.34
74	390.50	357.69	326.56	309.29	539.10	495.29	449.82	427.90	521.77	479.26	435.31	413.32	599.74	550.90	500.37	475.07
75	428.50	392.23	357.69	338.66	587.97	539.10	490.25	464.96	572.25	524.81	477.38	453.66	650.28	596.38	542.47	515.51
76	488.98	447.51	406.05	387.03	665.46	609.86	554.27	525.62	640.45	587.08	533.71	507.03	727.78	667.13	606.48	576.16
77	556.38	509.71	463.07	440.61	751.37	689.03	626.71	594.72	717.53	658.23	597.47	567.81	815.38	748.00	678.93	645.23
78	623.76	571.94	520.09	494.17	833.92	764.85	694.09	660.39	790.20	723.45	658.23	625.63	897.95	822.12	748.00	710.94
79	685.97	628.95	571.94	542.55	908.05	833.92	758.11	719.36	852.46	781.30	710.14	674.54	968.70	887.83	806.97	766.52
80	741.26	679.05	616.86	585.75	982.17	899.61	818.76	776.63	920.63	843.57	767.94	729.40	1,046.20	958.58	872.67	828.86
81	793.08	725.70	660.06	627.22	1,049.56	961.96	876.05	832.23	985.87	902.85	821.31	779.81	1,120.32	1,025.97	933.31	886.12
82	851.84	781.01	710.16	673.87	1,128.74	1,034.39	940.05	894.57	1,058.50	971.04	882.11	839.10	1,202.86	1,103.47	1,002.40	953.52
83	919.24	843.20	767.17	727.43	1,219.71	1,116.95	1,015.87	965.32	1,144.50	1,048.15	953.27	905.82	1,300.58	1,191.06	1,083.26	1,029.35
84	998.71	915.77	831.11	789.65	1,322.48	1,212.97	1,101.77	1,047.87	1,240.87	1,137.11	1,034.79	982.90	1,410.08	1,292.15	1,175.90	1,116.95
85	1,088.57	996.99	907.14	860.47	1,442.08	1,322.48	1,201.18	1,142.20	1,353.53	1,239.38	1,126.72	1,070.38	1,538.12	1,408.38	1,280.36	1,216.34
86	1,185.32	1,086.83	988.34	938.24	1,571.82	1,440.40	1,310.68	1,244.98	1,475.10	1,352.06	1,229.03	1,166.74	1,676.27	1,536.42	1,396.60	1,325.85
87	1,292.44	1,185.32	1,076.46	1,022.91	1,713.33	1,570.11	1,428.59	1,356.16	1,607.05	1,473.60	1,338.72	1,271.99	1,826.18	1,674.57	1,521.28	1,445.44
88	1,408.21	1,290.72	1,173.23	1,116.20	1,868.31	1,711.63	1,556.64	1,479.13	1,752.33	1,605.57	1,460.28	1,387.63	1,991.27	1,824.51	1,659.42	1,576.84
89	1,536.07	1,408.21	1,280.36	1,216.43	2,035.09	1,866.62	1,696.48	1,612.24	1,909.47	1,750.85	1,590.74	1,512.16	2,169.85	1,989.61	1,807.66	1,718.37
90	1,674.30	1,534.34	1,394.40	1,325.28	2,218.72	2,033.41	1,849.77	1,757.13	2,081.44	1,908.00	1,734.53	1,648.55	2,365.29	2,168.19	1,971.08	1,873.37
91	1,824.64	1,672.58	1,520.53	1,444.50	2,419.19	2,217.04	2,014.86	1,915.48	2,268.25	2,079.97	1,890.22	1,796.81	2,577.54	2,363.61	2,147.97	2,041.82
92	1,988.79	1,822.91	1,657.02	1,574.09	2,636.52	2,415.83	2,196.81	2,087.32	2,472.84	2,266.78	2,060.69	1,958.42	2,810.04	2,575.88	2,341.70	2,225.46
93	2,168.48	1,987.06	1,805.61	1,715.77	2,874.06	2,634.83	2,393.93	2,274.31	2,695.21	2,471.37	2,246.01	2,133.35	3,062.75	2,808.37	2,552.29	2,424.25
94	2,362.01	2,166.75	1,969.77	1,871.27	3,131.81	2,870.68	2,609.58	2,479.85	2,938.34	2,693.73	2,449.13	2,326.07	3,339.01	3,061.06	2,783.08	2,643.27

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Individual
120 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	51.84	46.66	43.20	41.47	85.27	78.01	70.75	67.12	78.73	72.39	64.78	62.23	112.48	103.42	92.52	88.91
25-29	55.30	51.84	46.66	44.93	90.71	83.45	76.19	72.58	83.83	77.48	69.86	67.32	119.75	110.68	99.78	96.16
30-34	60.47	55.30	50.11	46.66	97.97	90.71	81.65	78.01	90.18	82.57	74.94	71.12	128.80	117.94	107.04	101.61
35-39	63.94	58.74	53.57	51.84	105.24	96.16	87.09	83.45	97.79	88.91	81.27	77.48	139.70	127.01	116.11	110.68
40-44	69.12	63.94	57.01	55.30	114.30	103.42	94.35	90.71	104.14	96.51	87.63	82.57	148.77	137.87	125.19	117.94
45	70.85	63.94	58.74	55.30	116.11	105.24	96.16	90.71	106.68	97.79	88.91	85.09	152.39	139.70	127.01	121.54
46	70.85	63.94	58.74	55.30	116.11	105.24	96.16	92.52	107.96	99.06	90.18	85.09	154.20	141.51	128.80	121.54
47	70.85	65.66	58.74	55.30	116.11	107.04	96.16	92.52	107.67	98.91	88.87	85.14	156.03	143.33	128.80	123.37
48	70.85	65.66	58.74	57.01	116.11	107.04	96.16	92.52	107.67	98.91	90.13	85.14	156.03	143.33	130.62	123.37
49	70.85	65.66	58.74	57.01	116.11	107.04	96.16	92.52	107.34	98.69	90.05	85.14	157.84	145.13	132.45	125.19
50	72.58	65.66	60.47	57.01	116.11	107.04	96.16	92.52	108.56	99.91	90.05	86.37	159.65	146.96	132.45	127.01
51	72.58	67.39	60.47	58.74	119.75	108.85	99.78	94.35	109.80	101.17	91.30	87.59	161.46	148.77	134.27	128.80
52	74.30	69.12	62.20	58.74	123.37	112.48	103.42	97.97	112.68	103.90	93.91	88.87	163.29	150.59	136.06	128.80
53	76.01	69.12	63.94	60.47	127.01	116.11	105.24	99.78	113.93	105.16	95.15	90.13	165.10	152.39	137.87	130.62
54	77.74	70.85	63.94	60.47	130.62	119.75	108.85	103.42	116.84	107.96	97.79	92.72	166.90	154.20	139.70	132.45
55	79.48	72.58	65.66	62.20	134.27	123.37	112.48	105.24	118.13	109.22	99.06	93.97	168.72	156.03	141.51	134.27
56	84.66	77.74	70.85	67.39	143.53	132.00	120.10	112.88	128.80	118.95	107.77	102.32	178.90	165.21	149.71	142.12
57	91.57	82.93	76.01	72.58	152.80	140.61	127.72	120.52	138.02	127.29	115.26	109.48	189.09	174.38	157.89	149.98
58	96.77	88.12	81.21	76.01	162.09	149.24	135.32	128.18	149.44	137.66	124.55	118.37	199.26	183.55	166.06	157.84
59	101.94	95.04	86.39	81.21	171.37	157.85	142.93	135.81	161.26	148.40	134.18	127.58	209.43	192.73	174.24	165.71
60	108.85	100.21	89.85	86.39	180.64	166.48	150.54	143.47	173.49	159.51	144.12	137.13	219.62	201.91	182.42	173.57
61	119.21	108.85	98.50	93.31	193.05	177.48	160.82	153.04	186.09	170.98	154.73	147.19	235.56	216.43	195.88	186.30
62	127.86	117.49	107.14	101.94	205.45	188.43	171.08	162.58	198.68	182.46	165.39	157.26	251.49	230.96	209.35	199.07
63	138.24	126.13	115.77	108.85	217.85	199.42	181.35	172.15	213.94	196.39	178.23	169.44	267.44	245.48	222.82	211.81
64	148.60	134.78	122.68	117.49	230.25	210.40	191.65	181.71	226.70	208.00	189.01	179.66	283.37	260.00	236.27	224.58
65	157.24	145.13	131.32	124.41	242.65	221.39	201.91	191.28	239.45	219.62	199.78	189.85	299.31	274.53	249.73	237.32
66	177.97	162.42	148.60	141.70	267.92	244.84	223.19	211.65	263.27	241.49	219.67	208.65	325.03	298.12	271.21	257.59
67	198.71	181.43	165.88	157.24	293.17	268.28	244.47	232.02	284.12	260.59	237.08	225.05	350.76	321.72	292.70	277.84
68	217.72	200.44	181.43	172.78	318.43	291.73	265.75	252.40	308.70	283.18	257.62	244.44	376.48	345.33	314.17	298.10
69	238.44	219.45	198.71	188.33	343.70	315.17	287.02	272.77	329.80	302.54	275.25	261.06	402.19	368.94	335.68	318.35
70	259.18	236.72	215.98	205.61	368.95	338.64	308.30	293.15	355.17	325.82	296.44	281.05	427.90	392.54	357.15	338.64
71	298.91	274.72	248.81	236.72	421.17	385.80	352.10	333.55	404.72	370.77	336.80	319.81	481.81	441.38	400.94	380.73
72	338.66	311.02	281.64	267.82	473.40	434.64	394.21	375.69	455.36	416.72	379.48	359.44	535.73	490.25	446.44	422.87
73	378.40	347.31	316.19	298.91	525.62	481.81	438.02	416.13	505.65	463.61	421.62	401.33	587.97	539.10	490.25	466.67
74	418.16	383.59	349.04	331.76	577.87	528.99	481.81	456.55	558.43	511.51	466.08	442.62	641.87	587.97	535.73	508.77
75	457.89	419.87	381.86	362.85	630.08	577.87	523.94	498.66	612.30	561.88	509.98	484.78	695.77	638.49	579.53	550.90
76	521.82	478.63	435.43	412.96	710.94	651.97	593.01	562.68	686.42	628.58	570.76	542.60	780.01	714.31	648.61	616.59
77	596.11	546.01	495.90	471.71	803.60	736.21	670.51	636.81	767.94	704.21	640.45	607.84	872.67	800.22	727.78	690.72
78	666.95	611.67	556.38	528.74	892.86	818.76	742.95	705.88	845.03	773.88	704.21	668.61	960.26	879.41	800.22	759.79
79	734.34	672.14	611.67	580.56	972.07	891.20	810.33	769.90	911.74	836.14	760.55	721.99	1,036.09	950.16	864.25	820.45
80	793.08	725.70	660.06	627.22	1,049.56	963.64	876.05	832.23	985.87	902.85	821.31	779.81	1,120.32	1,025.97	933.31	886.12
81	848.40	777.54	706.69	670.41	1,123.69	1,031.02	936.67	889.50	1,054.08	966.61	879.14	834.65	1,197.80	1,098.41	999.02	948.47
82	910.60	836.29	760.26	722.25	1,207.91	1,106.84	1,007.44	956.90	1,132.64	1,039.25	944.38	896.91	1,287.10	1,180.97	1,073.15	1,019.24
83	984.88	901.95	820.73	779.28	1,305.63	1,196.12	1,086.63	1,032.71	1,224.55	1,122.28	1,019.97	969.55	1,391.53	1,275.30	1,159.05	1,101.77
84	1,067.82	979.71	889.85	844.93	1,415.12	1,297.21	1,179.28	1,120.32	1,328.34	1,217.16	1,107.45	1,051.13	1,509.47	1,383.13	1,258.46	1,194.43
85	1,164.58	1,067.82	969.34	920.94	1,543.17	1,415.12	1,285.40	1,221.39	1,446.94	1,326.85	1,206.77	1,145.99	1,644.23	1,507.80	1,371.34	1,302.25
86	1,268.25	1,162.85	1,057.46	1,003.91	1,681.31	1,541.48	1,401.64	1,330.89	1,577.38	1,446.94	1,314.99	1,249.76	1,792.49	1,644.23	1,494.32	1,420.19
87	1,382.29	1,268.25	1,152.50	1,095.46	1,832.92	1,681.31	1,528.00	1,452.19	1,719.72	1,575.91	1,433.59	1,360.95	1,954.23	1,790.81	1,629.09	1,546.53
88	1,508.42	1,382.29	1,256.16	1,193.96	1,998.01	1,831.24	1,666.15	1,581.93	1,875.39	1,718.26	1,562.56	1,483.99	2,131.12	1,952.53	1,775.64	1,686.38
89	1,643.21	1,506.70	1,370.21	1,301.09	2,178.30	1,996.35	1,816.07	1,725.12	2,042.90	1,872.44	1,703.43	1,617.44	2,321.48	2,127.75	1,935.71	1,837.98
90	1,791.81	1,641.48	1,492.88	1,418.58	2,373.70	2,176.60	1,979.50	1,880.11	2,226.75	2,041.43	1,856.12	1,762.71	2,530.39	2,319.80	2,109.21	2,003.08
91	1,952.50	1,790.07	1,627.66	1,546.44	2,587.65	2,372.03	2,156.37	2,048.56	2,428.35	2,225.26	2,023.63	1,921.34	2,759.49	2,528.71	2,299.58	2,183.34
92	2,128.75	1,950.77	1,772.80	1,684.67	2,821.84	2,585.99	2,350.13	2,233.87	2,646.30	2,425.38	2,205.98	2,094.79	3,007.15	2,756.12	2,506.80	2,380.44
93	2,318.81	2,127.02	1,933.48	1,836.72	3,074.53	2,818.47	2,562.39	2,434.36	2,884.98	2,644.81	2,403.15	2,283.07	3,278.37	3,005.46	2,730.87	2,594.39
94	2,527.87	2,317.08	2,106.27	2,000.86	3,350.83	3,072.86	2,793.19	2,653.37	3,144.41	2,882.00	2,619.60	2,489.16	3,573.20	3,275.00	2,976.82	2,828.58

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Individual
Unlimited

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	58.74	53.57	48.37	46.66	96.59	89.16	81.72	76.17	89.73	81.92	75.44	71.52	128.18	117.03	107.74	102.18
25-29	62.20	57.01	51.84	50.11	104.03	96.59	87.31	83.59	96.23	88.42	80.61	76.71	137.45	126.32	115.16	109.60
30-34	67.39	62.20	55.30	53.57	113.31	102.18	92.86	89.16	104.03	94.93	87.11	81.92	148.60	135.61	124.46	117.03
35-39	72.58	65.66	60.47	57.01	120.73	111.44	100.30	96.59	111.82	102.72	93.63	88.42	159.73	146.74	133.74	126.32
40-44	77.74	70.85	63.94	60.47	130.01	118.88	107.74	102.18	119.61	110.53	100.14	94.93	170.88	157.90	143.05	135.61
45	79.48	72.58	65.66	62.20	131.89	120.73	111.44	105.88	122.22	111.82	101.42	97.51	174.60	159.73	144.88	139.32
46	79.48	72.58	65.66	62.20	131.89	122.59	111.44	105.88	123.53	113.13	102.72	97.51	176.47	161.62	146.74	139.32
47	79.48	72.58	65.66	62.20	131.89	122.59	111.44	105.88	123.03	112.76	102.54	97.41	178.31	163.46	148.60	141.17
48	79.48	72.58	65.66	63.94	131.89	122.59	111.44	105.88	124.32	114.07	103.83	98.69	180.18	165.32	150.46	143.05
49	79.48	72.58	67.39	63.94	133.74	122.59	111.44	105.88	123.79	113.68	102.31	97.28	182.02	167.17	150.46	143.05
50	79.48	74.30	67.39	63.94	133.74	122.59	111.44	105.88	125.03	113.68	103.56	98.52	183.89	167.17	152.30	144.88
51	81.21	74.30	67.39	65.66	137.45	126.32	113.31	107.74	126.32	116.21	104.85	99.78	185.75	170.88	154.18	146.74
52	82.93	76.01	69.12	65.66	141.17	130.01	117.03	111.44	129.46	119.20	107.67	102.54	187.61	172.76	156.03	148.60
53	84.66	77.74	70.85	67.39	144.88	133.74	120.73	115.16	130.72	120.47	108.95	103.83	189.47	174.60	157.90	150.46
54	86.39	79.48	72.58	69.12	148.60	137.45	124.46	118.88	133.92	123.53	111.82	106.63	191.33	176.47	159.73	152.30
55	88.12	81.21	74.30	69.12	154.18	141.17	128.18	120.73	136.53	124.82	113.13	107.91	195.05	178.31	161.62	154.18
56	95.04	86.39	79.48	74.30	165.68	151.96	137.84	130.40	149.53	136.71	124.10	118.23	207.67	189.83	172.37	164.19
57	101.94	93.31	84.66	81.21	177.21	162.70	147.50	140.07	160.83	146.99	133.69	127.18	220.30	201.35	183.16	174.24
58	108.85	100.21	89.85	86.39	188.72	173.49	157.15	149.72	174.70	159.65	145.43	138.19	232.94	212.88	193.93	184.26
59	115.77	105.41	96.77	91.57	200.24	184.26	166.82	159.38	189.09	172.77	157.63	149.61	245.57	224.38	204.68	194.29
60	122.68	112.31	101.94	96.77	211.77	195.05	176.47	169.03	203.97	186.37	170.22	161.43	258.20	235.91	215.46	204.33
61	133.06	120.95	110.58	105.41	224.91	206.82	187.61	179.13	217.64	198.96	181.46	172.14	275.50	251.86	229.70	217.89
62	143.40	131.32	119.21	114.04	238.08	218.64	198.79	189.23	231.31	211.58	192.72	182.83	292.80	267.82	243.94	231.46
63	155.51	141.70	129.59	122.68	251.24	230.41	209.92	199.33	248.08	227.02	206.55	196.00	310.10	283.77	258.19	245.01
64	165.88	152.05	138.24	131.32	264.41	242.21	221.09	209.43	261.93	239.78	217.93	206.86	327.41	299.72	272.42	258.59
65	176.25	162.42	146.86	139.97	277.58	254.00	232.22	219.52	275.77	252.55	229.33	217.72	344.72	315.68	286.66	272.14
66	198.71	183.16	165.88	157.24	302.82	277.06	253.08	239.30	299.17	273.98	248.77	236.19	369.34	338.24	307.14	291.57
67	221.17	203.88	184.89	176.25	328.07	300.12	273.93	259.09	319.10	292.24	265.38	251.93	393.95	360.78	327.61	311.02
68	245.37	224.63	203.88	193.53	353.31	323.20	294.79	278.88	343.25	314.34	285.43	270.98	418.58	383.34	348.10	330.46
69	267.82	245.37	222.90	210.80	378.55	346.26	315.64	298.66	363.43	332.82	302.23	286.91	443.20	405.88	368.55	349.89
70	290.29	266.09	241.90	229.79	403.80	369.34	336.51	318.44	388.28	355.59	322.89	306.55	467.82	428.43	389.03	369.34
71	335.20	307.56	278.19	264.36	459.62	421.86	384.09	364.42	441.24	405.38	368.15	348.84	525.27	482.59	438.28	415.30
72	378.40	347.31	316.19	300.64	517.06	474.38	430.06	408.72	496.71	454.87	412.99	393.47	584.36	535.12	485.87	462.89
73	423.32	388.77	352.49	335.20	572.88	525.27	477.68	454.68	551.97	506.78	460.19	437.62	641.82	589.29	535.12	508.87
74	468.25	430.24	390.50	371.49	630.31	577.80	525.27	499.02	609.79	558.37	508.38	482.71	700.91	641.82	584.36	554.82
75	513.18	469.99	426.78	406.05	686.14	630.31	572.88	543.33	667.35	612.45	556.13	528.69	758.36	695.98	631.98	600.79
76	585.75	535.64	487.27	463.07	776.42	710.76	646.74	613.92	748.25	686.14	624.03	592.23	850.28	779.70	709.11	673.00
77	666.95	611.67	556.38	528.74	876.53	804.32	730.46	694.35	837.81	768.48	697.70	663.03	952.06	873.26	792.83	753.43
78	746.45	684.24	622.03	590.94	973.40	892.96	810.90	771.49	921.60	845.03	768.48	729.47	1,047.26	960.26	873.26	828.95
79	820.73	753.36	684.24	649.68	1,062.05	973.40	884.76	840.44	995.26	912.93	829.13	788.70	1,130.98	1,037.42	942.21	896.24
80	888.12	813.83	739.53	703.25	1,145.76	1,050.54	955.33	907.74	1,074.70	985.15	895.58	850.80	1,221.26	1,119.48	1,017.71	966.83
81	948.59	870.85	791.35	751.63	1,226.18	1,124.42	1,022.64	970.12	1,149.84	1,054.49	959.13	911.49	1,306.61	1,198.28	1,089.93	1,035.77
82	1,021.18	934.79	850.13	808.65	1,318.09	1,208.14	1,098.16	1,043.98	1,236.50	1,133.93	1,029.95	979.36	1,405.10	1,288.57	1,170.37	1,112.91
83	1,102.37	1,010.80	919.24	872.58	1,423.16	1,304.97	1,186.80	1,127.69	1,336.15	1,224.93	1,113.71	1,057.36	1,518.36	1,391.98	1,265.58	1,201.55
84	1,195.69	1,095.46	996.99	946.86	1,544.64	1,416.59	1,286.91	1,222.90	1,448.84	1,328.95	1,207.60	1,146.92	1,646.40	1,510.15	1,372.28	1,303.34
85	1,302.82	1,195.69	1,086.83	1,031.55	1,684.16	1,542.99	1,403.46	1,332.88	1,580.28	1,447.37	1,315.94	1,250.95	1,795.78	1,644.75	1,495.38	1,421.52
86	1,420.31	1,302.82	1,183.59	1,124.85	1,835.17	1,682.52	1,529.86	1,452.72	1,721.83	1,578.84	1,434.39	1,363.61	1,956.64	1,794.14	1,629.99	1,549.56
87	1,548.17	1,420.31	1,290.72	1,226.78	2,000.95	1,833.54	1,667.74	1,584.01	1,876.39	1,720.41	1,564.39	1,486.38	2,132.28	1,955.00	1,777.71	1,689.09
88	1,688.13	1,548.17	1,406.48	1,335.64	2,179.87	1,999.32	1,817.11	1,726.83	2,045.42	1,874.97	1,704.50	1,619.30	2,324.34	2,130.64	1,936.94	1,840.09
89	1,840.18	1,686.40	1,532.62	1,456.60	2,376.87	2,178.23	1,981.26	1,881.13	2,230.30	2,043.97	1,857.63	1,765.17	2,534.44	2,322.69	2,110.94	2,005.90
90	2,006.06	1,838.45	1,670.86	1,587.90	2,590.25	2,375.22	2,158.53	2,051.86	2,431.09	2,227.43	2,025.17	1,924.06	2,762.61	2,531.16	2,301.35	2,186.46
91	2,185.76	2,004.33	1,821.18	1,731.33	2,823.33	2,588.61	2,353.87	2,235.70	2,649.20	2,428.21	2,207.20	2,097.42	3,010.46	2,759.32	2,508.17	2,383.41
92	2,382.74	2,184.02	1,985.32	1,886.84	3,077.77	2,821.70	2,565.63	2,437.60	2,887.55	2,646.33	2,406.55	2,286.64	3,281.32	3,007.19	2,734.71	2,598.45
93	2,596.99	2,381.01	2,165.02	2,056.16	3,355.17	3,076.13	2,795.42	2,655.92	3,147.56	2,884.66	2,623.23	2,491.76	3,576.78	3,278.04	2,980.93	2,831.55
94	2,831.98	2,595.27	2,358.55	2,241.05	3,657.21	3,351.90	3,048.22	2,895.57	3,430.69	3,144.67	2,858.66	2,715.67	3,898.51	3,573.49	3,248.49	3,085.98

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Shared
48 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	17.27	17.27	15.54	13.81	29.03	27.23	25.40	23.59	27.95	25.40	22.85	21.60	39.92	36.29	32.66	30.84
25-29	19.00	17.27	15.54	15.54	32.66	29.03	27.23	25.40	30.49	27.95	25.40	24.13	43.55	39.92	36.29	34.48
30-34	20.73	19.00	17.27	17.27	34.48	30.84	29.03	27.23	31.76	29.22	26.68	25.40	45.35	41.74	38.10	36.29
35-39	22.46	20.73	19.00	17.27	36.29	34.48	30.84	29.03	34.30	31.76	29.22	27.95	49.00	45.35	41.74	39.92
40-44	24.19	22.46	20.73	19.00	39.92	36.29	32.66	30.84	36.84	34.30	31.76	29.22	52.61	49.00	45.35	41.74
45	24.19	22.46	20.73	19.00	39.92	36.29	32.66	32.66	38.10	35.55	31.76	30.49	54.42	50.79	45.35	43.55
46	24.19	22.46	20.73	19.00	39.92	36.29	34.48	32.66	38.10	35.55	31.76	30.49	54.42	50.79	45.35	43.55
47	25.92	22.46	20.73	20.73	39.92	38.10	34.48	32.66	38.81	35.05	32.56	30.05	56.25	50.79	47.16	43.55
48	25.92	24.19	20.73	20.73	41.74	38.10	34.48	32.66	38.81	36.31	32.56	31.29	56.25	52.61	47.16	45.35
49	25.92	24.19	20.73	20.73	41.74	38.10	34.48	32.66	39.48	35.78	32.08	30.84	58.06	52.61	47.16	45.35
50	25.92	24.19	22.46	20.73	41.74	38.10	34.48	32.66	39.48	35.78	33.31	30.84	58.06	52.61	49.00	45.35
51	25.92	24.19	22.46	20.73	41.74	38.10	34.48	32.66	40.71	37.01	33.31	32.08	59.87	54.42	49.00	47.16
52	27.65	24.19	22.46	20.73	41.74	38.10	36.29	34.48	41.31	37.56	35.05	32.56	59.87	54.42	50.79	47.16
53	27.65	24.19	22.46	20.73	43.55	39.92	36.29	34.48	42.56	38.81	35.05	33.79	61.68	56.25	50.79	49.00
54	27.65	25.92	22.46	22.46	43.55	39.92	36.29	34.48	43.18	40.64	36.84	34.30	61.68	58.06	52.61	49.00
55	27.65	25.92	22.46	22.46	43.55	39.92	36.29	34.48	44.44	40.64	36.84	35.55	63.49	58.06	52.61	50.79
56	31.10	27.65	25.92	24.19	47.24	43.28	39.31	37.50	47.29	43.11	39.24	37.68	65.68	59.92	54.50	52.35
57	32.82	29.38	27.65	25.92	50.93	46.61	42.30	40.51	49.54	45.08	41.15	39.31	67.87	61.75	56.37	53.86
58	34.55	32.82	29.38	27.65	54.62	49.96	45.34	43.55	52.53	47.70	43.69	41.56	70.04	63.60	58.23	55.39
59	38.02	34.55	31.10	29.38	58.30	53.32	48.34	46.56	55.61	50.41	46.29	43.82	72.21	65.46	60.12	56.92
60	39.74	36.29	32.82	31.10	61.99	56.68	51.37	49.59	58.75	53.17	49.00	46.18	74.38	67.31	61.99	58.45
61	43.20	39.74	36.29	34.55	66.96	61.28	55.26	53.14	63.23	57.36	52.61	49.82	80.05	72.62	66.59	63.05
62	46.66	43.20	39.74	38.02	71.92	65.88	59.15	56.68	67.72	61.56	56.27	53.47	85.71	77.92	71.20	67.67
63	50.11	46.66	41.47	39.74	76.87	70.48	63.05	60.22	73.12	66.59	60.65	57.81	91.39	83.25	75.80	72.26
64	55.30	50.11	44.93	43.20	81.83	75.08	66.96	63.75	77.64	70.85	64.34	61.49	97.05	88.56	80.43	76.87
65	58.74	53.57	48.37	46.66	86.79	79.70	70.85	67.31	82.18	75.08	68.01	65.18	102.72	93.86	85.03	81.47
66	65.66	60.47	53.57	51.84	95.04	87.02	77.91	74.06	89.77	82.11	74.47	71.08	110.82	101.38	91.93	87.76
67	72.58	65.66	60.47	57.01	103.29	94.33	84.96	80.81	96.30	88.20	80.06	76.17	118.90	108.89	98.85	94.04
68	79.48	72.58	65.66	62.20	111.53	101.63	92.03	87.58	104.16	95.45	86.74	82.26	127.02	116.39	105.78	100.31
69	86.39	79.48	72.58	69.12	119.79	108.95	99.08	94.33	110.80	101.61	92.42	87.42	135.11	123.90	112.70	106.60
70	93.31	86.39	77.74	74.30	128.03	116.24	106.14	101.09	118.87	109.07	99.28	93.68	143.20	131.40	119.61	112.88
71	107.14	98.50	89.85	84.66	144.88	133.09	119.61	114.56	135.84	124.52	113.22	107.55	161.73	148.25	134.78	128.03
72	120.95	110.58	100.21	95.04	161.73	148.25	134.78	128.03	153.22	140.34	127.45	121.73	180.26	165.10	149.94	143.20
73	134.78	122.68	112.31	105.41	178.58	163.43	148.25	141.51	170.95	156.47	143.46	136.20	198.80	181.95	166.79	158.36
74	146.86	134.78	122.68	117.49	195.43	178.58	163.43	154.99	189.09	174.43	158.30	149.49	217.33	200.48	181.95	171.84
75	160.69	146.86	134.78	127.86	212.27	195.43	176.89	168.48	207.57	191.26	173.47	164.56	235.85	217.33	197.11	187.00
76	184.89	169.32	153.78	146.86	239.23	219.00	200.48	190.36	232.76	213.46	194.22	183.83	264.49	242.60	220.70	208.91
77	209.07	191.80	174.51	165.88	266.19	244.29	222.38	210.59	256.49	235.72	213.46	203.12	291.45	267.87	242.60	230.81
78	233.26	214.25	193.53	184.89	293.15	269.55	244.29	232.49	280.21	256.49	234.23	222.38	318.41	291.45	266.19	252.70
79	257.45	234.99	214.25	203.88	320.08	294.83	267.87	254.40	305.41	278.71	253.52	241.65	347.04	316.71	288.09	274.60
80	281.64	257.45	233.26	222.90	348.73	318.41	289.78	276.30	329.13	300.97	274.27	260.93	374.00	342.00	311.68	296.49
81	300.64	274.72	250.54	238.44	372.32	342.00	309.97	294.83	351.37	323.19	293.52	278.71	399.28	367.25	333.55	316.71
82	323.12	295.46	269.55	255.72	400.94	367.25	333.55	316.71	378.04	346.91	315.77	299.48	429.59	394.21	358.84	340.30
83	349.04	319.66	290.29	276.46	432.97	395.91	360.52	342.00	409.18	375.09	340.98	323.19	464.96	426.24	387.47	367.25
84	378.40	347.31	316.19	298.91	468.33	429.59	390.83	370.63	443.29	406.20	369.16	351.37	503.74	461.60	419.50	399.28
85	412.96	378.40	343.84	326.56	512.14	468.33	426.24	404.32	483.31	443.29	403.25	382.47	549.19	503.74	458.23	434.64
86	449.24	412.96	374.96	355.95	557.64	510.48	464.96	441.38	526.30	483.31	438.83	416.58	598.06	549.19	498.66	473.40
87	490.71	449.24	409.51	388.77	608.17	557.64	505.41	480.14	573.74	526.30	478.85	455.14	651.97	598.06	544.17	517.20
88	533.91	490.71	445.78	423.32	662.08	606.48	552.57	523.94	625.63	573.74	521.86	495.16	710.94	651.97	593.01	562.68
89	582.29	533.91	485.54	461.35	721.03	662.08	601.42	571.12	681.96	625.63	567.81	539.64	774.96	710.94	645.23	613.23
90	635.85	582.29	528.74	502.82	786.75	721.03	655.34	623.33	742.73	681.96	619.69	588.56	844.03	774.96	704.21	668.82
91	692.88	634.14	577.10	547.74	857.50	786.75	714.31	678.93	810.93	742.73	674.54	641.94	921.53	844.03	766.52	729.47
92	755.09	691.15	628.95	597.85	935.00	857.50	778.33	739.58	883.58	809.45	735.33	699.76	1,004.06	919.82	835.61	795.18
93	822.47	753.36	685.97	651.41	1,019.24	933.31	849.08	806.97	962.17	882.11	802.05	762.01	1,093.37	1,002.40	911.42	865.93
94	896.76	822.47	746.45	710.16	1,110.21	1,017.54	924.90	879.41	1,049.60	962.17	874.68	830.21	1,192.75	1,093.37	993.95	943.41

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Shared
72 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	22.46	20.73	19.00	17.27	36.29	32.66	29.03	29.03	33.02	30.49	27.95	26.68	47.16	43.55	39.92	38.10
25-29	24.19	22.46	20.73	19.00	38.10	34.48	32.66	30.84	35.55	33.02	30.49	27.95	50.79	47.16	43.55	39.92
30-34	25.92	24.19	22.46	20.73	41.74	38.10	34.48	32.66	38.10	35.55	31.76	30.49	54.42	50.79	45.35	43.55
35-39	27.65	25.92	24.19	22.46	43.55	39.92	36.29	34.48	41.94	38.10	34.30	33.02	59.87	54.42	49.00	47.16
40-44	31.10	27.65	25.92	24.19	47.16	43.55	39.92	38.10	44.44	40.64	36.84	35.55	63.49	58.06	52.61	50.79
45	31.10	27.65	25.92	24.19	49.00	45.35	39.92	38.10	45.73	41.94	38.10	35.55	65.32	59.87	54.42	50.79
46	31.10	29.38	25.92	24.19	49.00	45.35	39.92	38.10	45.73	41.94	38.10	36.84	65.32	59.87	54.42	52.61
47	31.10	29.38	25.92	24.19	49.00	45.35	39.92	38.10	46.33	42.56	38.81	36.31	67.12	61.68	56.25	52.61
48	31.10	29.38	25.92	25.92	49.00	45.35	41.74	38.10	47.56	42.56	38.81	37.56	68.94	61.68	56.25	54.42
49	32.82	29.38	25.92	25.92	49.00	45.35	41.74	38.10	46.88	43.18	39.48	37.01	68.94	63.49	58.06	54.42
50	32.82	29.38	27.65	25.92	49.00	45.35	41.74	39.92	48.11	43.18	39.48	38.23	70.75	63.49	58.06	56.25
51	32.82	29.38	27.65	25.92	50.79	47.16	41.74	39.92	48.11	44.41	40.71	38.23	70.75	65.32	59.87	56.25
52	32.82	31.10	27.65	25.92	52.61	47.16	43.55	41.74	50.07	46.33	41.31	40.05	72.58	67.12	59.87	58.06
53	34.55	31.10	27.65	27.65	52.61	49.00	43.55	41.74	51.33	46.33	42.56	40.05	74.38	67.12	61.68	58.06
54	34.55	31.10	29.38	27.65	54.42	49.00	45.35	43.55	52.08	48.27	43.18	41.94	74.38	68.94	61.68	59.87
55	34.55	32.82	29.38	27.65	56.25	50.79	45.35	43.55	53.34	49.54	44.44	41.94	76.19	70.75	63.49	59.87
56	38.02	34.55	31.10	29.38	59.87	54.46	48.70	46.54	57.15	53.00	47.55	44.94	79.38	73.60	66.04	62.42
57	39.74	36.29	32.82	31.10	63.49	58.10	52.00	49.51	60.26	55.80	50.06	47.42	82.57	76.46	68.55	64.96
58	41.47	38.02	34.55	32.82	67.12	61.78	55.34	52.49	64.31	59.50	53.32	50.64	85.74	79.32	71.11	67.52
59	43.20	39.74	36.29	34.55	70.75	65.42	58.67	55.47	68.45	63.27	56.69	53.95	88.92	82.17	73.62	70.06
60	46.66	41.47	38.02	36.29	74.38	69.09	61.99	58.45	72.77	67.18	60.16	57.36	92.10	85.03	76.17	72.62
61	50.11	46.66	41.47	39.74	80.76	74.75	67.31	63.41	77.79	71.65	64.36	61.28	98.46	90.69	81.47	77.59
62	55.30	50.11	46.66	43.20	87.13	80.43	72.62	68.35	82.84	76.11	68.55	65.21	104.85	96.36	86.79	82.53
63	58.74	55.30	50.11	46.66	93.52	86.09	77.92	73.33	88.98	81.61	73.68	70.01	111.22	102.02	92.10	87.50
64	63.94	58.74	53.57	50.11	99.89	91.76	83.25	78.30	94.08	86.16	77.92	73.97	117.60	107.69	97.42	92.45
65	67.39	62.20	57.01	53.57	106.27	97.42	88.56	83.25	99.18	90.69	82.18	77.92	123.96	113.35	102.72	97.42
66	76.01	70.85	63.94	60.47	116.35	106.58	96.79	91.52	108.71	99.64	90.31	85.77	134.21	123.02	111.50	105.91
67	84.66	77.74	70.85	67.39	126.43	115.73	105.02	99.81	117.02	107.49	97.42	92.64	144.47	132.69	120.27	114.37
68	93.31	84.66	77.74	74.30	136.52	124.89	113.26	108.10	126.86	116.75	105.82	100.75	154.71	142.38	129.05	122.87
69	101.94	93.31	84.66	81.21	146.60	134.05	121.49	116.39	135.28	124.69	113.01	107.71	164.96	152.05	137.80	131.35
70	110.58	100.21	91.57	86.39	156.69	143.20	129.73	124.68	145.41	134.22	121.66	116.07	175.21	161.73	146.58	139.84
71	127.86	115.77	105.41	100.21	176.89	163.43	148.25	139.84	166.98	152.84	138.67	131.61	198.80	181.95	165.10	156.69
72	145.13	133.06	120.95	114.04	198.80	181.95	165.10	156.69	189.02	173.28	157.51	148.92	222.38	203.85	185.33	175.21
73	162.42	148.60	134.78	127.86	219.00	202.18	183.63	173.54	211.52	192.68	175.31	166.62	245.96	224.06	203.85	193.74
74	179.70	164.15	148.60	141.70	240.91	220.70	200.48	190.36	233.04	213.97	194.94	184.67	267.87	245.96	224.06	212.27
75	196.98	179.70	164.15	155.51	261.13	240.91	219.00	207.21	256.49	235.72	213.46	203.12	291.45	267.87	242.60	230.81
76	224.63	205.61	186.60	177.97	296.49	271.24	245.96	234.18	287.60	263.88	240.17	228.30	326.82	299.86	272.93	259.45
77	252.27	231.52	210.80	200.44	330.19	303.23	274.60	261.13	318.74	292.06	265.39	252.03	362.22	331.89	301.56	286.40
78	279.92	257.45	233.26	221.17	363.89	333.55	303.23	288.09	349.87	320.22	292.06	277.24	397.58	363.89	331.89	315.04
79	309.29	283.37	257.45	243.63	397.58	365.58	331.89	315.04	381.02	349.87	317.26	300.97	432.97	397.58	360.52	342.00
80	336.93	309.29	279.92	266.09	431.28	395.91	360.52	342.00	412.13	378.04	343.94	326.15	468.33	429.59	390.83	370.63
81	359.38	330.03	300.64	285.10	461.60	424.53	385.80	365.58	440.31	404.73	367.65	348.40	500.37	459.93	417.79	395.91
82	387.03	354.22	323.12	305.84	496.99	454.87	414.43	394.21	474.40	434.39	394.35	375.09	539.10	493.63	448.13	426.24
83	418.16	383.59	349.04	331.76	537.42	491.92	446.44	424.53	511.48	469.95	426.96	404.73	581.23	534.05	485.18	459.93
84	454.42	416.43	378.40	359.38	582.89	534.05	485.18	461.60	555.93	508.51	462.56	440.31	631.76	577.87	525.62	500.37
85	494.17	452.70	412.96	392.23	635.12	581.23	528.99	502.03	604.86	554.44	504.05	478.85	687.36	630.08	572.78	544.17
86	539.10	494.17	449.24	426.78	692.40	633.43	576.16	547.53	659.72	604.86	550.00	521.86	749.69	687.36	625.02	593.01
87	587.48	539.10	488.98	464.79	754.73	690.72	628.38	596.38	719.01	659.72	598.93	569.29	817.07	749.69	680.61	646.91
88	641.04	587.48	533.91	506.27	822.12	753.06	685.66	650.28	784.27	719.01	653.79	621.19	891.20	817.07	742.95	705.88
89	698.06	639.30	582.29	552.91	896.24	822.12	746.32	709.25	853.93	782.76	711.61	676.03	970.36	889.50	808.65	768.22
90	760.26	698.06	634.14	603.02	977.10	894.57	813.71	773.27	931.01	853.93	776.83	736.81	1,057.96	970.36	882.78	837.30
91	829.38	760.26	691.15	656.60	1,064.71	975.43	887.83	842.35	1,015.52	931.01	846.51	803.54	1,154.02	1,057.96	961.96	913.09
92	903.67	829.38	753.36	715.34	1,160.76	1,063.05	967.01	918.16	1,107.45	1,014.04	922.13	876.18	1,258.46	1,152.31	1,047.87	995.66
93	984.88	903.67	820.73	781.01	1,265.20	1,159.05	1,054.60	1,000.69	1,206.77	1,105.96	1,005.14	954.73	1,371.34	1,256.76	1,142.20	1,084.93
94	1,074.74	984.88	895.04	850.13	1,378.08	1,263.51	1,148.94	1,091.66	1,314.99	1,205.30	1,095.58	1,040.74	1,494.32	1,369.64	1,244.98	1,182.64

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Shared
96 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	22.46	20.73	19.00	19.00	38.10	34.48	30.84	29.03	35.55	31.76	29.22	27.95	50.79	45.35	41.74	39.92
25-29	24.19	22.46	20.73	19.00	39.92	36.29	32.66	30.84	38.10	34.30	31.76	30.49	54.42	49.00	45.35	43.55
30-34	25.92	24.19	22.46	20.73	43.55	39.92	36.29	34.48	40.64	36.84	34.30	31.76	58.06	52.61	49.00	45.35
35-39	29.38	25.92	24.19	22.46	47.16	41.74	38.10	36.29	44.44	40.64	36.84	34.30	63.49	58.06	52.61	49.00
40-44	31.10	27.65	25.92	24.19	49.00	45.35	41.74	39.92	47.00	43.18	39.38	36.84	67.12	61.68	56.25	52.61
45	31.10	29.38	25.92	24.19	50.79	47.16	41.74	39.92	48.27	44.44	40.64	38.10	68.94	63.49	58.06	54.42
46	31.10	29.38	25.92	25.92	50.79	47.16	43.55	39.92	49.54	44.44	40.64	39.38	70.75	63.49	58.06	56.25
47	31.10	29.38	25.92	25.92	52.61	47.16	43.55	41.74	48.83	45.07	41.31	38.81	70.75	65.32	59.87	56.25
48	32.82	29.38	27.65	25.92	52.61	49.00	43.55	41.74	50.07	46.33	42.56	40.05	72.58	67.12	61.68	58.06
49	32.82	29.38	27.65	25.92	52.61	49.00	43.55	41.74	50.57	46.88	41.96	39.48	74.38	68.94	61.68	58.06
50	32.82	29.38	27.65	25.92	54.42	49.00	45.35	41.74	51.81	46.88	43.18	40.71	76.19	68.94	63.49	59.87
51	32.82	31.10	27.65	25.92	54.42	50.79	45.35	43.55	51.81	48.11	43.18	40.71	76.19	70.75	63.49	59.87
52	34.55	31.10	29.38	27.65	56.25	50.79	47.16	43.55	53.82	48.83	45.07	42.56	78.01	70.75	65.32	61.68
53	34.55	32.82	29.38	27.65	56.25	52.61	47.16	45.35	53.82	50.07	45.07	42.56	78.01	72.58	65.32	61.68
54	36.29	32.82	31.10	29.38	58.06	52.61	47.16	45.35	55.88	50.79	45.73	44.44	79.83	72.58	65.32	63.49
55	38.02	34.55	31.10	29.38	58.06	54.42	49.00	47.16	55.88	52.08	47.00	44.44	79.83	74.38	67.12	63.49
56	39.74	36.29	32.82	31.10	62.39	58.42	52.66	50.48	60.02	55.61	50.41	47.80	83.34	77.21	70.01	66.39
57	41.47	38.02	34.55	32.82	66.71	62.40	56.30	53.81	63.41	58.43	53.19	50.57	86.86	80.05	72.87	69.26
58	44.93	41.47	38.02	34.55	71.05	66.40	59.96	57.12	67.79	62.18	56.80	54.12	90.39	82.89	75.74	72.17
59	46.66	43.20	39.74	38.02	75.37	70.39	63.63	60.45	72.31	66.00	60.53	57.79	93.91	85.71	78.60	75.05
60	50.11	44.93	41.47	39.74	79.70	74.38	67.31	63.75	76.97	69.95	64.36	61.56	97.42	88.56	81.47	77.92
61	53.57	50.11	44.93	43.20	86.09	80.05	72.62	68.72	82.26	74.99	68.84	65.76	104.14	94.93	87.13	83.25
62	57.01	53.57	48.37	46.66	92.45	85.71	77.92	73.68	87.59	80.04	73.32	69.95	110.88	101.30	92.80	88.56
63	62.20	57.01	51.84	48.37	98.83	91.39	83.25	78.64	94.08	86.16	78.78	75.08	117.60	107.69	98.46	93.86
64	65.66	60.47	55.30	51.84	105.21	97.05	88.56	83.59	99.48	91.25	83.32	79.34	124.34	114.06	104.14	99.18
65	70.85	63.94	58.74	55.30	111.60	102.72	93.86	88.56	104.85	96.36	87.85	83.59	131.06	120.42	109.80	104.50
66	79.48	72.58	65.66	62.20	122.62	112.84	103.07	97.46	115.50	106.16	96.81	92.02	142.58	131.06	119.50	113.58
67	88.12	81.21	74.30	70.85	133.67	122.95	112.27	106.37	124.82	114.75	104.67	99.37	154.11	141.66	129.22	122.68
68	96.77	89.85	81.21	77.74	144.71	133.08	121.46	115.28	135.82	124.87	113.94	108.04	165.63	152.29	138.94	131.76
69	107.14	98.50	88.12	84.66	155.76	143.19	130.65	124.19	145.25	133.59	121.89	115.51	177.16	162.90	148.65	140.85
70	115.77	105.41	96.77	91.57	166.79	153.31	139.84	133.09	156.62	144.03	131.45	124.46	188.69	173.54	158.36	149.94
71	134.78	122.68	112.31	107.14	190.36	173.54	158.36	149.94	179.73	165.59	149.99	142.93	213.96	197.11	178.58	170.16
72	152.05	139.97	127.86	120.95	212.27	195.43	176.89	168.48	203.33	186.16	168.98	161.83	239.23	219.00	198.80	190.36
73	171.05	157.24	143.40	136.51	235.85	215.64	195.43	185.33	227.48	208.61	189.81	179.64	264.49	242.60	220.70	208.91
74	190.07	174.51	158.97	150.33	257.76	235.85	213.96	203.85	252.10	231.57	209.59	199.33	289.78	266.19	240.91	229.12
75	209.07	191.80	174.51	165.88	279.66	257.76	234.18	222.38	277.24	253.52	231.28	219.39	315.04	288.09	262.81	249.34
76	241.90	222.90	202.18	191.80	321.79	294.83	267.87	254.40	314.30	287.60	262.42	249.06	357.15	326.82	298.19	283.04
77	276.46	254.00	229.79	219.45	363.89	333.55	303.23	288.09	352.84	323.19	293.52	278.71	400.94	367.25	333.55	316.71
78	311.02	285.10	259.18	245.37	404.32	370.63	336.93	320.08	389.90	357.30	324.67	308.36	443.08	406.02	368.95	350.40
79	345.58	316.19	286.84	272.99	446.44	409.39	372.32	353.78	426.96	391.39	355.80	338.01	485.18	444.75	404.32	384.09
80	378.40	347.31	316.19	300.64	486.89	446.44	406.02	385.80	465.49	426.96	386.93	367.65	528.99	485.18	439.70	417.79
81	406.05	371.49	338.66	321.39	522.25	478.44	434.64	412.76	498.12	456.61	415.11	394.35	566.04	518.88	471.71	448.13
82	435.43	399.14	362.85	345.58	561.02	513.83	466.67	444.75	535.20	490.71	446.24	424.00	608.17	557.64	507.10	481.81
83	471.71	431.97	392.23	373.23	606.48	555.93	505.41	480.14	578.18	529.27	481.81	458.12	657.02	601.42	547.53	520.57
84	511.44	468.25	425.05	404.32	657.02	603.12	547.53	520.57	627.12	575.21	521.86	496.64	712.62	653.66	593.01	564.38
85	556.38	511.44	464.79	440.61	715.99	657.02	596.38	567.75	683.45	625.63	569.29	541.12	776.63	710.94	646.91	614.91
86	606.48	556.38	506.27	480.34	781.70	715.99	650.28	618.27	744.23	683.45	621.19	590.03	845.71	776.63	705.88	670.51
87	661.76	606.48	551.18	523.54	850.76	780.01	709.25	673.87	812.40	744.23	676.03	643.40	923.20	845.71	768.22	731.15
88	720.53	661.76	601.29	571.94	928.27	850.76	773.27	734.52	885.07	810.93	736.81	701.24	1,005.77	921.53	837.30	796.86
89	786.19	720.53	654.87	622.03	1,010.80	926.56	842.35	800.22	965.12	883.58	803.54	763.49	1,096.75	1,004.06	913.09	867.61
90	857.02	786.19	713.61	679.05	1,101.77	1,010.80	918.16	872.67	1,051.13	963.64	876.18	831.69	1,194.43	1,095.04	995.66	945.11
91	934.79	857.02	779.28	739.53	1,201.18	1,101.77	1,000.69	951.85	1,145.99	1,051.13	954.73	907.30	1,302.25	1,194.43	1,084.93	1,031.02
92	1,017.71	933.05	848.40	806.93	1,309.00	1,201.18	1,091.66	1,037.76	1,249.76	1,144.50	1,040.74	988.83	1,420.19	1,300.58	1,182.64	1,123.69
93	1,109.30	1,017.71	924.41	879.48	1,426.93	1,309.00	1,189.39	1,130.42	1,360.95	1,248.28	1,134.13	1,077.79	1,546.53	1,418.49	1,288.78	1,224.76
94	1,209.51	1,109.30	1,007.34	957.24	1,556.64	1,426.93	1,297.21	1,231.50	1,483.99	1,360.95	1,236.41	1,174.16	1,686.38	1,546.53	1,405.00	1,334.26

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Shared
120 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	25.92	24.19	22.46	20.73	41.74	38.10	36.29	34.48	40.64	36.84	33.02	31.76	58.06	52.61	47.16	45.35
25-29	27.65	25.92	24.19	22.46	45.35	41.74	38.10	36.29	43.18	39.38	35.55	34.30	61.68	56.25	50.79	49.00
30-34	31.10	27.65	25.92	24.19	49.00	45.35	41.74	38.10	45.73	41.94	38.10	36.84	65.32	59.87	54.42	52.61
35-39	32.82	29.38	27.65	25.92	52.61	49.00	43.55	41.74	49.54	45.73	41.94	39.38	70.75	65.32	59.87	56.25
40-44	34.55	32.82	29.38	27.65	56.25	52.61	47.16	45.35	53.34	49.54	44.44	41.94	76.19	70.75	63.49	59.87
45	36.29	32.82	29.38	27.65	58.06	52.61	49.00	45.35	54.62	49.54	45.73	43.18	78.01	70.75	65.32	61.68
46	36.29	32.82	29.38	29.38	58.06	52.61	49.00	45.35	55.88	50.79	45.73	43.18	79.83	72.58	65.32	61.68
47	36.29	32.82	31.10	29.38	58.06	52.61	49.00	45.35	55.08	50.07	46.33	43.82	79.83	72.58	67.12	63.49
48	36.29	32.82	31.10	29.38	58.06	52.61	49.00	45.35	55.08	51.33	46.33	43.82	79.83	74.38	67.12	63.49
49	36.29	32.82	31.10	29.38	58.06	52.61	49.00	45.35	55.52	50.57	45.64	44.41	81.65	74.38	67.12	65.32
50	36.29	34.55	31.10	29.38	58.06	52.61	49.00	45.35	55.52	51.81	46.88	44.41	81.65	76.19	68.94	65.32
51	38.02	34.55	31.10	29.38	59.87	54.42	49.00	47.16	56.74	51.81	46.88	44.41	83.45	76.19	68.94	65.32
52	38.02	34.55	32.82	31.10	61.68	56.25	50.79	49.00	58.83	53.82	48.83	46.33	85.27	78.01	70.75	67.12
53	39.74	36.29	32.82	31.10	63.49	58.06	52.61	50.79	58.83	53.82	48.83	46.33	85.27	78.01	70.75	67.12
54	39.74	36.29	32.82	31.10	65.32	59.87	54.42	50.79	60.96	55.88	50.79	48.27	87.09	79.83	72.58	68.94
55	41.47	38.02	34.55	32.82	67.12	61.68	56.25	52.61	62.23	57.15	50.79	48.27	88.91	81.65	72.58	68.94
56	44.93	39.74	36.29	34.55	71.78	66.00	59.87	56.27	67.28	61.82	55.07	52.47	93.44	85.86	76.48	72.87
57	46.66	43.20	39.74	38.02	76.40	70.32	63.49	59.92	71.52	65.75	58.69	56.05	97.97	90.07	80.38	76.79
58	50.11	46.66	41.47	39.74	81.05	74.64	67.12	63.55	76.90	70.73	63.21	60.53	102.51	94.28	84.27	80.71
59	53.57	50.11	44.93	43.20	85.69	78.93	70.75	67.20	82.43	75.86	67.91	65.16	107.04	98.51	88.19	84.64
60	57.01	51.84	48.37	44.93	90.33	83.25	74.38	70.85	88.16	81.16	72.77	69.95	111.60	102.72	92.10	88.56
61	62.20	57.01	51.84	48.37	97.05	89.26	80.05	76.17	94.32	86.74	78.08	74.99	119.37	109.80	98.83	94.93
62	65.66	60.47	55.30	51.84	103.78	95.29	85.71	81.47	100.45	92.33	83.39	80.04	127.16	116.89	105.56	101.30
63	70.85	65.66	58.74	55.30	110.51	101.30	91.39	86.79	107.97	99.18	89.83	86.16	134.98	123.96	112.30	107.69
64	76.01	69.12	62.20	60.47	117.26	107.34	97.05	92.10	114.21	104.85	95.19	91.25	142.77	131.06	119.03	114.06
65	79.48	72.58	67.39	63.94	123.96	113.35	102.72	97.42	120.42	110.51	100.59	96.36	150.54	138.14	125.76	120.42
66	89.85	82.93	74.30	70.85	136.60	125.03	113.53	107.57	132.47	121.46	110.69	105.61	163.57	149.94	136.65	130.39
67	100.21	91.57	82.93	79.48	149.18	136.74	124.30	117.75	143.05	131.00	119.50	113.66	176.58	161.73	147.56	140.32
68	110.58	101.94	91.57	88.12	161.79	148.45	135.11	127.93	155.49	142.28	129.94	123.23	189.61	173.54	158.46	150.27
69	120.95	110.58	100.21	95.04	174.40	160.13	145.90	138.08	166.16	151.97	138.88	131.36	202.62	185.33	169.37	160.22
70	131.32	120.95	108.85	103.67	187.00	171.84	156.69	148.25	178.98	163.61	149.61	141.24	215.64	197.11	180.26	170.16
71	152.05	138.24	126.13	119.21	213.96	195.43	178.58	168.48	203.80	186.80	169.82	161.33	242.60	222.38	202.18	192.06
72	171.05	157.24	143.40	136.51	239.23	219.00	200.48	190.36	229.12	210.50	191.87	181.87	269.55	247.66	225.75	213.96
73	191.80	176.25	160.69	152.05	266.19	244.29	222.38	210.59	256.45	234.71	212.99	202.84	298.19	272.93	247.66	235.85
74	212.52	195.25	176.25	167.61	291.45	267.87	242.60	230.81	282.89	259.42	235.97	224.25	325.15	298.19	271.24	257.76
75	233.26	212.52	193.53	184.89	318.41	291.45	264.49	251.03	309.85	283.17	257.95	244.61	352.10	321.79	293.15	277.98
76	264.36	243.63	221.17	210.80	358.84	330.19	299.86	284.71	346.91	317.26	289.10	274.27	394.21	360.52	328.53	311.68
77	302.38	276.46	252.27	240.17	406.02	372.32	338.64	321.79	388.42	355.80	323.19	306.88	441.38	404.32	367.25	348.73
78	338.66	311.02	281.64	267.82	451.49	412.76	375.69	357.15	426.96	391.39	355.80	338.01	485.18	444.75	404.32	384.09
79	373.23	342.11	311.02	295.46	491.92	449.82	409.39	389.17	461.07	422.51	383.99	364.70	523.94	480.14	436.34	414.43
80	402.59	368.03	335.20	317.93	530.68	486.89	441.38	419.50	498.12	456.61	415.11	394.35	566.04	518.88	471.71	448.13
81	430.24	393.95	359.38	340.39	567.75	520.57	473.40	449.82	533.71	489.23	444.75	422.51	606.48	555.93	505.41	480.14
82	463.07	423.32	385.30	366.31	609.86	559.31	508.77	483.52	573.74	524.81	477.38	453.66	651.97	596.38	542.47	515.51
83	499.36	457.89	416.43	395.68	658.72	604.79	549.19	522.25	619.69	567.81	515.91	490.71	704.21	645.23	586.27	557.64
84	542.55	497.62	450.97	428.50	714.31	655.34	596.38	566.04	671.58	615.25	560.37	532.24	763.17	699.14	636.81	604.79
85	590.94	542.55	492.44	468.25	780.01	714.31	650.28	616.59	732.36	671.58	610.80	579.66	832.23	763.17	694.09	658.72
86	644.49	590.94	537.37	509.71	849.08	778.33	707.57	672.19	797.58	730.88	665.66	631.57	906.35	830.56	756.43	717.67
87	701.52	642.77	585.75	556.38	926.56	849.08	771.58	732.84	870.25	797.58	724.95	689.38	988.92	906.35	823.82	783.37
88	765.44	701.52	637.57	606.48	1,009.13	924.90	840.67	798.55	948.81	868.75	790.20	750.16	1,078.19	987.21	897.95	852.46
89	834.55	765.44	694.62	660.06	1,100.11	1,009.13	916.46	870.98	1,033.32	947.34	861.35	818.36	1,174.24	1,076.52	978.81	929.94
90	908.87	832.84	758.53	720.53	1,199.49	1,100.11	999.02	950.16	1,126.72	1,033.32	938.45	892.46	1,280.36	1,174.24	1,066.41	1,014.17
91	991.80	908.87	825.92	784.46	1,307.30	1,197.80	1,090.00	1,034.39	1,227.50	1,125.25	1,022.93	972.52	1,394.89	1,278.66	1,162.43	1,105.15
92	1,079.92	990.06	900.22	855.29	1,425.23	1,305.63	1,187.69	1,128.74	1,338.72	1,227.50	1,114.86	1,059.99	1,521.28	1,394.89	1,266.88	1,204.54
93	1,176.69	1,079.92	981.43	933.05	1,553.27	1,423.56	1,293.84	1,229.81	1,458.80	1,337.24	1,215.66	1,154.89	1,657.72	1,519.57	1,381.44	1,312.36
94	1,283.80	1,176.69	1,069.54	1,015.98	1,693.11	1,551.59	1,410.08	1,341.00	1,590.74	1,457.33	1,325.35	1,258.66	1,807.66	1,656.05	1,506.09	1,430.30

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Shared
144 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	27.65	25.92	24.19	22.46	47.16	41.74	38.10	36.29	43.18	39.38	35.55	34.30	61.68	56.25	50.79	49.00
25-29	31.10	27.65	25.92	24.19	49.00	45.35	41.74	39.92	45.73	41.94	38.10	36.84	65.32	59.87	54.42	52.61
30-34	32.82	29.38	27.65	25.92	54.42	49.00	45.35	41.74	49.54	45.73	40.64	39.38	70.75	65.32	58.06	56.25
35-39	34.55	32.82	29.38	27.65	58.06	52.61	47.16	45.35	53.34	48.27	44.44	41.94	76.19	68.94	63.49	59.87
40-44	38.02	34.55	31.10	29.38	61.68	56.25	50.79	49.00	57.15	52.08	47.00	45.73	81.65	74.38	67.12	65.32
45	38.02	34.55	32.82	31.10	63.49	58.06	52.61	49.00	58.42	53.34	48.27	45.73	83.45	76.19	68.94	65.32
46	38.02	34.55	32.82	31.10	63.49	58.06	52.61	50.79	58.42	53.34	49.54	47.00	83.45	76.19	70.75	67.12
47	38.02	36.29	32.82	31.10	63.49	58.06	52.61	50.79	58.83	53.82	48.83	46.33	85.27	78.01	70.75	67.12
48	39.74	36.29	32.82	31.10	63.49	58.06	52.61	50.79	58.83	53.82	48.83	46.33	85.27	78.01	70.75	67.12
49	39.74	36.29	32.82	31.10	63.49	58.06	52.61	50.79	59.22	54.29	49.35	46.88	87.09	79.83	72.58	68.94
50	39.74	36.29	32.82	31.10	63.49	58.06	52.61	50.79	59.22	54.29	49.35	46.88	87.09	79.83	72.58	68.94
51	39.74	36.29	32.82	31.10	65.32	59.87	54.42	52.61	60.46	55.52	50.57	48.11	88.91	81.65	74.38	70.75
52	41.47	38.02	34.55	32.82	67.12	61.68	56.25	52.61	61.34	56.33	51.33	48.83	88.91	81.65	74.38	70.75
53	41.47	38.02	34.55	32.82	68.94	63.49	58.06	54.42	62.60	57.60	51.33	48.83	90.71	83.45	74.38	70.75
54	41.47	38.02	34.55	32.82	70.75	65.32	59.87	56.25	63.49	58.42	53.34	50.79	90.71	83.45	76.19	72.58
55	43.20	39.74	36.29	34.55	72.58	67.12	61.68	58.06	64.78	59.70	53.34	50.79	92.52	85.27	76.19	72.58
56	46.66	43.20	38.02	36.29	77.90	71.78	65.65	62.05	70.64	64.93	58.19	55.33	98.11	90.18	80.80	76.83
57	50.11	44.93	41.47	39.74	83.21	76.40	69.61	66.00	75.70	69.41	62.35	59.21	103.69	95.08	85.39	81.10
58	53.57	48.37	43.20	41.47	88.53	81.05	73.55	69.97	81.96	74.99	67.49	64.01	109.27	99.99	89.99	85.36
59	55.30	51.84	46.66	44.93	93.85	85.69	77.51	73.95	88.43	80.77	72.84	69.00	114.86	104.89	94.58	89.62
60	58.74	55.30	50.11	46.66	99.18	90.33	81.47	77.92	95.15	86.74	78.34	74.15	120.42	109.80	99.18	93.86
61	63.94	58.74	53.57	51.84	105.92	96.36	87.13	83.25	101.88	93.17	84.24	79.76	128.94	117.96	106.63	100.97
62	70.85	63.94	58.74	55.30	112.63	102.36	92.80	88.56	108.57	99.61	90.11	85.36	137.44	126.10	114.06	108.04
63	76.01	69.12	62.20	60.47	119.37	108.38	98.46	93.86	116.75	107.41	97.21	92.10	145.93	134.27	121.50	115.13
64	81.21	74.30	67.39	63.94	126.10	114.43	104.14	99.18	123.54	113.93	103.15	97.76	154.43	142.39	128.94	122.21
65	86.39	79.48	72.58	67.39	132.84	120.42	109.80	104.50	130.36	120.42	109.09	103.43	162.95	150.54	136.37	129.29
66	96.77	89.85	81.21	76.01	146.71	133.40	121.53	115.61	143.53	132.21	120.02	113.80	177.20	163.23	148.18	140.50
67	108.85	98.50	89.85	86.39	160.57	146.38	133.27	126.73	155.06	142.50	129.60	122.88	191.43	175.91	160.00	151.71
68	119.21	108.85	98.50	95.04	174.43	159.37	145.00	137.84	168.65	154.65	140.88	133.59	205.68	188.60	171.81	162.90
69	129.59	119.21	108.85	103.67	188.30	172.35	156.73	148.93	180.34	165.05	150.56	142.78	219.92	201.28	183.62	174.11
70	141.70	129.59	117.49	112.31	202.18	185.33	168.48	160.05	194.36	177.60	162.19	153.80	234.18	213.96	195.43	185.33
71	162.42	148.60	136.51	129.59	230.81	210.59	192.06	181.95	220.76	202.38	183.97	174.05	262.81	240.91	219.00	207.21
72	184.89	169.32	153.78	146.86	257.76	237.55	215.64	203.85	247.74	227.71	206.20	196.18	291.45	267.87	242.60	230.81
73	207.34	190.07	172.78	164.15	286.40	262.81	239.23	227.44	276.73	253.55	230.38	218.78	321.79	294.83	267.87	254.40
74	228.09	209.07	190.07	181.43	315.04	288.09	262.81	249.34	304.85	279.94	253.56	241.85	350.40	321.79	291.45	277.98
75	250.54	229.79	209.07	198.71	343.67	315.04	286.40	271.24	333.55	305.41	278.71	263.88	379.06	347.04	316.71	299.86
76	285.10	260.92	238.44	226.36	387.47	355.47	323.45	306.60	373.61	342.47	311.33	296.49	424.53	389.17	353.78	336.93
77	324.83	297.19	271.28	257.45	438.02	402.65	365.58	347.04	419.57	383.99	348.40	332.08	476.78	436.34	395.91	377.37
78	364.58	333.48	304.11	288.57	486.89	446.44	406.02	385.80	461.07	422.51	383.99	364.70	523.94	480.14	436.34	414.43
79	400.88	366.31	333.48	316.19	530.68	486.89	441.38	419.50	498.12	456.61	415.11	394.35	566.04	518.88	471.71	448.13
80	431.97	395.68	361.12	342.11	572.78	525.62	476.78	453.19	538.17	492.20	447.73	425.50	611.53	559.31	508.77	483.52
81	463.07	423.32	385.30	366.31	613.23	562.68	510.48	485.18	575.21	527.78	478.85	455.14	653.66	599.74	544.17	517.20
82	497.62	456.15	414.70	393.95	658.72	604.79	549.19	522.25	618.23	566.32	514.44	489.23	702.51	643.54	584.60	555.93
83	537.37	492.44	447.51	425.05	710.94	651.97	593.01	562.68	667.13	612.30	555.93	529.27	758.11	695.77	631.76	601.42
84	582.29	533.91	485.54	461.35	771.58	707.57	643.54	611.53	724.95	664.16	603.40	573.74	823.82	754.73	685.66	651.97
85	635.85	582.29	528.74	502.82	842.35	771.58	700.83	667.13	790.20	723.45	658.23	625.63	897.95	822.12	748.00	710.94
86	692.88	634.14	577.10	547.74	918.16	840.67	764.85	726.10	861.35	788.70	717.53	681.96	978.81	896.24	815.38	774.96
87	755.09	691.15	628.95	597.85	1,000.69	916.46	833.92	791.81	938.45	859.86	781.30	742.73	1,066.41	977.10	887.83	844.03
88	822.47	755.09	685.97	651.41	1,090.00	999.02	908.05	862.56	1,022.93	936.95	852.46	809.45	1,162.43	1,064.71	968.70	919.82
89	896.76	822.47	748.16	710.16	1,187.69	1,090.00	990.59	940.05	1,114.86	1,021.47	929.54	882.11	1,266.88	1,160.76	1,056.30	1,002.40
90	977.98	896.76	813.83	774.08	1,295.51	1,187.69	1,079.90	1,025.97	1,214.20	1,113.37	1,012.56	962.17	1,379.75	1,265.20	1,150.65	1,093.37
91	1,066.11	976.24	888.12	843.20	1,411.74	1,293.84	1,175.90	1,116.95	1,323.89	1,214.20	1,102.98	1,048.15	1,504.43	1,379.75	1,253.40	1,191.06
92	1,161.13	1,064.38	967.61	919.24	1,538.12	1,410.08	1,282.04	1,218.03	1,443.97	1,322.41	1,202.33	1,143.01	1,640.88	1,502.72	1,366.28	1,298.89
93	1,266.52	1,161.13	1,055.73	1,002.17	1,677.93	1,538.12	1,398.27	1,327.53	1,572.95	1,442.50	1,310.53	1,245.31	1,787.43	1,639.20	1,489.24	1,415.12
94	1,380.56	1,264.81	1,150.77	1,092.03	1,827.88	1,676.27	1,522.94	1,447.14	1,715.28	1,571.45	1,429.15	1,357.99	1,949.17	1,785.76	1,624.03	1,543.17

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Shared
192 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	31.10	29.38	25.92	24.19	50.79	47.16	43.55	39.92	47.00	43.18	39.38	38.10	67.12	61.68	56.25	54.42
25-29	34.55	31.10	27.65	25.92	54.42	50.79	45.35	43.55	50.79	47.00	41.94	40.64	72.58	67.12	59.87	58.06
30-34	36.29	32.82	29.38	29.38	59.87	54.42	49.00	47.16	54.62	50.79	45.73	43.18	78.01	72.58	65.32	61.68
35-39	39.74	36.29	32.82	31.10	63.49	58.06	52.61	50.79	58.42	54.62	49.54	47.00	83.45	78.01	70.75	67.12
40-44	41.47	38.02	34.55	32.82	68.94	63.49	58.06	54.42	63.49	58.42	53.34	50.79	90.71	83.45	76.19	72.58
45	43.20	39.74	36.29	34.55	70.75	63.49	58.06	56.25	64.78	59.70	53.34	50.79	92.52	85.27	76.19	72.58
46	43.20	39.74	36.29	34.55	70.75	63.49	58.06	56.25	64.78	59.70	54.62	52.08	92.52	85.27	78.01	74.38
47	43.20	39.74	36.29	34.55	70.75	63.49	58.06	56.25	65.08	60.08	53.82	51.33	94.35	87.09	78.01	74.38
48	43.20	39.74	36.29	34.55	70.75	63.49	58.06	56.25	65.08	60.08	55.08	51.33	94.35	87.09	79.83	74.38
49	43.20	39.74	36.29	34.55	70.75	65.32	58.06	56.25	65.38	59.22	54.29	51.81	96.16	87.09	79.83	76.19
50	43.20	39.74	36.29	34.55	70.75	65.32	58.06	56.25	65.38	60.46	54.29	51.81	96.16	88.91	79.83	76.19
51	44.93	41.47	36.29	34.55	72.58	67.12	59.87	58.06	66.64	60.46	55.52	53.04	97.97	88.91	81.65	78.01
52	44.93	41.47	38.02	36.29	74.38	68.94	61.68	59.87	68.85	62.60	56.33	53.82	99.78	90.71	81.65	78.01
53	46.66	41.47	38.02	36.29	76.19	70.75	63.49	61.68	68.85	63.85	57.60	55.08	99.78	92.52	83.45	79.83
54	46.66	43.20	39.74	36.29	79.83	72.58	65.32	61.68	71.12	64.78	59.70	55.88	101.61	92.52	85.27	79.83
55	48.37	43.20	39.74	38.02	81.65	74.38	67.12	63.49	72.39	66.04	59.70	57.15	103.42	94.35	85.27	81.65
56	51.84	46.66	43.20	41.47	87.29	79.70	71.78	68.18	78.71	71.95	65.19	62.08	109.30	99.91	90.55	86.22
57	55.30	50.11	46.66	43.20	92.91	85.03	76.40	72.80	84.07	77.00	69.93	66.27	115.17	105.48	95.79	90.79
58	58.74	53.57	48.37	46.66	98.55	90.33	81.05	77.48	90.80	83.31	75.80	71.52	121.08	111.08	101.08	95.36
59	62.20	57.01	51.84	50.11	104.17	95.63	85.69	82.12	97.75	89.80	81.86	76.93	126.94	116.63	106.32	99.91
60	65.66	60.47	55.30	51.84	109.80	100.97	90.33	86.79	104.95	96.55	88.16	82.57	132.84	122.21	111.60	104.50
61	72.58	65.66	60.47	57.01	117.26	107.69	96.70	92.80	112.76	103.54	94.58	88.71	142.77	131.06	119.72	112.30
62	77.74	70.85	63.94	62.20	124.69	114.43	103.10	98.83	120.60	110.53	101.02	94.88	152.67	139.93	127.87	120.09
63	82.93	76.01	69.12	65.66	132.13	121.13	109.47	104.85	130.08	119.03	108.82	102.31	162.58	148.77	136.02	127.87
64	89.85	82.93	74.30	70.85	139.57	127.87	115.83	110.88	138.00	126.10	115.33	108.55	172.51	157.64	144.18	135.68
65	95.04	88.12	79.48	76.01	147.01	134.60	122.21	116.89	145.93	133.19	121.86	114.76	182.42	166.48	152.30	143.47
66	107.14	98.50	89.85	84.66	162.42	148.78	135.18	128.89	160.24	146.36	133.64	126.25	197.81	180.71	164.98	155.87
67	119.21	110.58	100.21	95.04	177.82	162.97	148.13	140.90	172.70	157.89	143.90	136.32	213.24	194.92	177.64	168.30
68	133.06	120.95	110.58	105.41	193.25	177.16	161.08	152.90	187.48	171.47	156.04	148.18	228.64	209.12	190.32	180.71
69	145.13	133.06	120.95	114.04	208.66	191.34	174.04	164.90	200.12	183.14	166.44	158.36	244.04	223.32	202.99	193.13
70	157.24	143.40	131.32	124.41	224.06	205.54	187.00	176.89	215.33	197.18	178.98	170.61	259.45	237.55	215.64	205.54
71	181.43	165.88	150.33	143.40	256.08	234.18	212.27	202.18	244.82	225.03	203.80	193.88	291.45	267.87	242.60	230.81
72	205.61	188.33	171.05	162.42	286.40	262.81	239.23	227.44	274.94	252.03	229.12	217.65	323.45	296.49	269.55	256.08
73	229.79	210.80	191.80	181.43	318.41	291.45	264.49	252.70	307.15	281.06	255.00	243.41	357.15	326.82	296.49	283.04
74	254.00	231.52	210.80	200.44	350.40	320.08	291.45	276.30	338.57	310.73	281.41	268.22	389.17	357.15	323.45	308.30
75	278.19	254.00	231.52	219.45	380.73	348.73	318.41	301.56	370.63	339.52	308.36	293.52	421.17	385.80	350.40	333.55
76	316.19	290.29	264.36	250.54	431.28	394.21	358.84	340.30	415.11	381.02	345.44	329.13	471.71	432.97	392.54	374.00
77	361.12	330.03	300.64	285.10	486.89	446.44	406.02	385.80	465.49	426.96	386.93	367.65	528.99	485.18	439.70	417.79
78	404.32	369.76	336.93	319.66	540.79	495.29	449.82	427.90	511.48	468.46	426.96	404.73	581.23	532.36	485.18	459.93
79	444.08	407.78	369.76	352.49	589.63	539.10	490.25	466.67	552.99	507.03	461.07	437.35	628.38	576.16	523.94	496.99
80	480.34	440.61	399.14	380.13	636.81	582.89	530.68	503.74	595.98	547.06	496.64	472.93	677.24	621.64	564.38	537.42
81	513.18	469.99	428.50	406.05	680.61	623.33	567.75	539.10	638.96	585.59	532.24	505.54	726.10	665.46	604.79	574.49
82	551.18	506.27	459.62	437.15	731.15	670.51	609.86	579.53	686.42	628.58	572.25	544.10	780.01	714.31	650.28	618.27
83	596.11	546.01	495.90	471.71	790.12	724.41	658.72	625.02	741.26	678.99	618.23	587.08	842.35	771.58	702.51	667.13
84	646.22	592.66	539.10	511.44	857.50	785.07	714.31	678.93	803.54	736.81	670.11	636.02	913.09	837.30	761.48	722.73
85	704.96	646.22	587.48	558.10	935.00	855.82	778.33	739.58	876.18	803.54	730.88	693.82	995.66	913.09	830.56	788.43
86	768.90	704.96	641.04	608.21	1,019.24	933.31	849.08	806.97	956.23	876.18	796.13	756.09	1,086.63	995.66	904.68	859.20
87	838.02	767.17	698.06	663.49	1,110.21	1,017.54	924.90	879.41	1,042.22	954.73	867.28	824.29	1,184.35	1,084.93	985.55	936.67
88	912.31	836.29	760.26	722.25	1,209.60	1,108.51	1,009.13	958.58	1,135.61	1,040.74	945.84	898.41	1,290.46	1,182.64	1,074.81	1,020.91
89	995.26	912.31	829.38	787.92	1,319.10	1,209.60	1,098.41	1,044.50	1,237.89	1,134.13	1,031.83	979.94	1,406.71	1,288.78	1,172.54	1,113.57
90	1,085.10	993.53	903.67	858.75	1,437.04	1,317.41	1,197.80	1,138.84	1,349.09	1,236.41	1,123.74	1,067.40	1,533.05	1,405.00	1,276.99	1,212.97
91	1,181.86	1,083.38	984.88	936.52	1,566.74	1,437.04	1,305.63	1,239.91	1,470.66	1,347.61	1,224.55	1,163.77	1,671.19	1,531.38	1,391.53	1,322.48
92	1,288.99	1,181.86	1,074.74	1,019.45	1,708.27	1,565.08	1,423.56	1,352.80	1,602.60	1,469.18	1,335.74	1,269.04	1,821.13	1,669.53	1,517.90	1,442.08
93	1,404.75	1,287.26	1,169.77	1,112.74	1,861.56	1,706.58	1,551.59	1,474.10	1,746.39	1,601.12	1,455.83	1,383.20	1,984.54	1,819.45	1,654.34	1,571.82
94	1,530.89	1,403.04	1,275.17	1,212.97	2,030.03	1,859.88	1,691.42	1,607.18	1,903.54	1,744.92	1,586.29	1,507.71	2,163.11	1,982.87	1,802.61	1,713.33

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Shared
240 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	32.82	31.10	27.65	25.92	54.42	50.79	45.35	43.55	50.79	47.00	41.94	40.64	72.58	67.12	59.87	58.06
25-29	36.29	32.82	29.38	29.38	59.87	54.42	49.00	47.16	54.62	49.54	45.73	43.18	78.01	70.75	65.32	61.68
30-34	38.02	36.29	32.82	31.10	63.49	58.06	52.61	50.79	58.42	53.34	49.54	47.00	83.45	76.19	70.75	67.12
35-39	41.47	38.02	34.55	32.82	68.94	63.49	56.25	54.42	63.49	58.42	52.08	49.54	90.71	83.45	74.38	70.75
40-44	44.93	41.47	38.02	36.29	74.38	67.12	61.68	58.06	67.32	62.23	57.15	53.34	96.16	88.91	81.65	76.19
45	44.93	41.47	38.02	36.29	74.38	68.94	61.68	59.87	68.59	63.49	57.15	54.62	97.97	90.71	81.65	78.01
46	44.93	41.47	38.02	36.29	74.38	68.94	61.68	59.87	69.86	63.49	58.42	55.88	99.78	90.71	83.45	79.83
47	46.66	41.47	38.02	36.29	74.38	68.94	61.68	59.87	70.09	63.85	57.60	55.08	101.61	92.52	83.45	79.83
48	46.66	41.47	38.02	36.29	74.38	68.94	61.68	59.87	70.09	63.85	58.83	55.08	101.61	92.52	85.27	79.83
49	46.66	43.20	38.02	36.29	74.38	68.94	61.68	59.87	70.33	64.15	58.00	55.52	103.42	94.35	85.27	81.65
50	46.66	43.20	38.02	36.29	74.38	68.94	63.49	59.87	70.33	64.15	59.22	55.52	103.42	94.35	87.09	81.65
51	46.66	43.20	39.74	38.02	78.01	70.75	65.32	61.68	71.55	65.38	59.22	56.74	105.24	96.16	87.09	83.45
52	48.37	44.93	39.74	38.02	79.83	72.58	67.12	63.49	72.61	67.60	61.34	57.60	105.24	97.97	88.91	83.45
53	48.37	44.93	41.47	39.74	81.65	76.19	68.94	65.32	73.86	67.60	61.34	58.83	107.04	97.97	88.91	85.27
54	50.11	46.66	41.47	39.74	85.27	78.01	70.75	67.12	76.19	69.86	63.49	59.70	108.85	99.78	90.71	85.27
55	51.84	46.66	43.20	39.74	87.09	79.83	72.58	68.94	76.19	69.86	63.49	60.96	108.85	99.78	90.71	87.09
56	55.30	50.11	44.93	43.20	93.04	85.47	77.53	73.57	83.12	76.37	69.34	66.49	115.42	106.04	96.30	92.33
57	58.74	53.57	48.37	46.66	98.99	91.11	82.51	78.20	89.06	81.97	74.38	71.25	122.00	112.30	101.90	97.59
58	62.20	57.01	51.84	50.11	104.97	96.77	87.49	82.84	96.41	88.92	80.61	77.12	128.55	118.55	107.49	102.84
59	67.39	60.47	55.30	53.57	110.93	102.41	92.44	87.47	104.04	96.10	87.07	83.24	135.12	124.81	113.08	108.10
60	70.85	63.94	58.74	55.30	116.89	108.04	97.42	92.10	111.93	103.54	93.76	89.53	141.70	131.06	118.67	113.35
61	76.01	70.85	63.94	60.47	125.03	115.13	104.14	98.46	120.32	111.10	100.45	95.98	152.30	140.64	127.16	121.50
62	82.93	76.01	69.12	65.66	133.19	122.21	110.88	104.85	128.74	118.66	107.18	102.42	162.95	150.19	135.68	129.63
63	89.85	81.21	74.30	70.85	141.34	129.29	117.60	111.22	138.86	127.82	115.33	110.25	173.57	159.75	144.18	137.80
64	95.04	88.12	79.48	76.01	149.47	136.37	124.34	117.60	147.36	135.44	122.14	116.75	184.19	169.31	152.67	145.93
65	101.94	93.31	84.66	81.21	157.64	143.47	131.06	123.96	155.86	143.10	128.94	123.27	194.82	178.89	161.17	154.10
66	115.77	105.41	96.77	91.57	173.95	158.57	144.60	137.26	171.28	157.13	141.85	135.32	211.45	193.99	175.10	167.08
67	127.86	117.49	107.14	101.94	190.28	173.69	158.16	150.53	184.75	169.37	153.10	145.84	228.09	209.10	189.02	180.06
68	141.70	129.59	117.49	112.31	206.58	188.80	171.69	163.82	200.68	183.84	166.43	158.30	244.71	224.19	202.94	193.03
69	155.51	141.70	129.59	122.68	222.91	203.92	185.24	177.09	214.32	196.23	177.87	168.96	261.34	239.29	216.89	206.04
70	167.61	153.78	139.97	133.06	239.23	219.00	198.80	190.36	230.71	211.14	191.56	181.77	277.98	254.40	230.81	219.00
71	193.53	177.97	160.69	153.78	272.93	251.03	227.44	215.64	261.80	240.57	217.93	208.04	311.68	286.40	259.45	247.66
72	219.45	200.44	183.16	174.51	306.60	281.34	256.08	242.60	294.98	270.65	246.31	233.42	347.04	318.41	289.78	274.60
73	245.37	224.63	203.88	193.53	340.30	311.68	283.04	269.55	327.43	301.35	273.85	259.35	380.73	350.40	318.41	301.56
74	271.28	248.81	226.36	214.25	374.00	343.67	311.68	296.49	362.03	331.25	301.94	287.27	416.13	380.73	347.04	330.19
75	297.19	272.99	247.09	234.99	407.68	374.00	340.30	323.45	397.31	363.23	330.60	314.30	451.49	412.76	375.69	357.15
76	338.66	311.02	281.64	267.82	461.60	422.87	384.09	365.58	444.75	407.68	370.63	351.37	505.41	463.29	421.17	399.28
77	385.30	354.22	321.39	305.84	520.57	476.78	434.64	412.76	498.12	456.61	415.11	394.35	566.04	518.88	471.71	448.13
78	431.97	395.68	359.38	342.11	577.87	530.68	481.81	458.23	547.06	501.09	456.61	432.90	621.64	569.42	518.88	491.92
79	475.17	435.43	395.68	376.68	630.08	577.87	525.62	498.66	591.54	542.60	492.20	468.46	672.19	616.59	559.31	532.36
80	513.18	469.99	428.50	406.05	680.61	623.33	567.75	539.10	638.96	585.59	532.24	505.54	726.10	665.46	604.79	574.49
81	549.46	502.82	457.89	435.43	727.78	667.13	606.48	576.16	683.45	625.63	569.29	541.12	776.63	710.94	646.91	614.91
82	590.94	540.81	492.44	468.25	783.37	717.67	651.97	619.97	733.84	673.06	612.30	581.15	833.92	764.85	695.77	660.39
83	637.57	584.02	532.18	504.55	845.71	774.96	704.21	668.82	793.15	726.42	661.20	628.58	901.31	825.50	751.37	714.31
84	692.88	634.14	577.10	547.74	918.16	840.67	764.85	726.10	861.35	788.70	717.53	681.96	978.81	896.24	815.38	774.96
85	755.09	691.15	628.95	597.85	1,000.69	916.46	833.92	791.81	938.45	859.86	781.30	742.73	1,066.41	977.10	887.83	844.03
86	822.47	753.36	685.97	651.41	1,090.00	999.02	908.05	862.56	1,022.93	936.95	852.46	809.45	1,162.43	1,064.71	968.70	919.82
87	896.76	820.73	746.45	710.16	1,187.69	1,088.30	990.59	940.05	1,114.86	1,021.47	928.06	882.11	1,266.88	1,160.76	1,054.60	1,002.40
88	976.24	895.04	813.83	774.08	1,295.51	1,187.69	1,079.90	1,025.97	1,214.20	1,113.37	1,012.56	962.17	1,379.75	1,265.20	1,150.65	1,093.37
89	1,064.38	976.24	888.12	843.20	1,411.74	1,293.84	1,175.90	1,116.95	1,323.89	1,214.20	1,102.98	1,048.15	1,504.43	1,379.75	1,253.40	1,191.06
90	1,161.13	1,064.38	967.61	919.24	1,538.12	1,410.08	1,282.04	1,218.03	1,443.97	1,322.41	1,202.33	1,143.01	1,640.88	1,502.72	1,366.28	1,298.89
91	1,264.81	1,159.39	1,054.00	1,002.17	1,676.27	1,538.12	1,398.27	1,327.53	1,572.95	1,442.50	1,310.53	1,245.31	1,787.43	1,639.20	1,489.24	1,415.12
92	1,378.83	1,264.81	1,149.04	1,092.03	1,827.88	1,676.27	1,522.94	1,447.14	1,715.28	1,571.45	1,429.15	1,357.99	1,949.17	1,785.76	1,624.03	1,543.17
93	1,503.24	1,377.11	1,252.70	1,190.50	1,992.98	1,826.18	1,661.08	1,576.84	1,869.45	1,713.80	1,558.13	1,479.53	2,124.38	1,947.49	1,770.62	1,681.31
94	1,638.02	1,501.51	1,365.02	1,297.63	2,171.56	1,991.27	1,809.34	1,720.07	2,036.97	1,867.97	1,697.48	1,612.97	2,314.75	2,122.69	1,928.96	1,832.92

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
24 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	110.30	102.43	94.55	86.67	182.01	165.46	148.91	140.65	173.74	156.42	144.81	138.99	248.20	223.38	206.82	198.55
25-29	109.10	101.83	94.57	87.30	183.31	168.04	152.77	145.12	171.08	155.10	144.40	133.69	244.43	221.50	206.22	190.95
30-34	108.37	101.61	94.83	88.05	184.93	163.58	149.36	142.25	169.27	159.31	144.40	134.45	241.80	227.58	206.25	192.01
35-39	112.90	100.36	94.08	87.80	177.81	164.65	151.46	144.88	170.62	156.73	142.95	133.73	243.68	223.92	204.15	190.99
40-44	109.65	98.11	92.33	86.57	181.80	163.61	151.50	139.37	169.69	156.98	140.00	135.74	242.40	224.22	199.96	193.89
45	103.75	98.28	87.36	81.91	171.98	160.52	143.33	137.58	164.56	148.51	136.45	128.40	235.05	212.12	194.93	183.47
46	107.14	96.41	85.70	80.34	168.72	157.49	140.61	134.99	161.44	149.59	133.87	129.96	230.59	213.72	191.23	185.61
47	105.41	94.86	84.33	84.33	166.02	154.93	138.34	132.81	160.36	145.10	133.66	126.02	232.42	210.28	193.68	182.61
48	103.67	93.31	88.12	82.93	168.72	152.39	136.06	130.62	157.75	146.48	131.46	123.94	228.58	212.27	190.49	179.62
49	101.25	96.19	86.07	81.00	164.79	148.85	138.21	127.58	155.42	140.99	130.11	122.93	228.57	207.31	191.36	180.74
50	104.14	94.23	84.32	79.34	161.43	145.80	135.39	124.96	152.25	141.64	127.45	120.40	223.91	208.28	187.47	177.03
51	102.32	92.59	82.84	77.98	158.60	148.37	133.02	127.93	153.09	139.17	128.74	121.76	225.11	204.65	189.30	179.09
52	100.16	90.60	85.85	81.07	160.24	145.21	130.19	125.19	155.49	141.64	127.86	124.36	225.33	205.31	185.28	180.26
53	97.61	92.96	83.66	79.01	156.17	141.52	131.76	122.01	154.92	141.45	127.96	121.22	224.50	204.97	185.46	175.70
54	100.36	91.23	82.11	77.53	158.06	143.68	129.31	124.52	157.59	144.19	130.79	124.08	225.11	205.97	186.80	177.21
55	98.08	89.16	80.24	75.78	154.47	140.41	126.38	121.70	157.26	144.18	131.06	124.50	224.66	205.97	187.22	177.88
56	104.91	96.17	87.43	83.05	164.19	149.59	135.00	129.51	163.71	149.89	136.09	129.51	227.36	208.18	189.02	179.90
57	110.07	97.36	88.91	84.66	171.32	156.37	141.44	135.29	165.68	151.56	137.42	130.98	226.93	207.60	188.27	179.44
58	110.57	102.36	94.18	90.09	177.64	162.39	147.17	140.41	169.63	154.99	140.38	134.04	226.12	206.65	187.19	178.71
59	114.24	106.37	94.55	90.60	182.36	166.97	151.56	144.27	172.36	157.39	142.38	136.15	223.84	204.38	184.93	176.81
60	117.84	106.43	98.83	95.04	187.01	171.44	155.86	148.06	175.47	160.08	144.68	138.52	222.11	202.61	183.16	175.36
61	126.32	115.16	104.03	100.30	196.47	179.73	163.76	155.36	184.70	168.48	152.84	145.60	233.82	213.24	193.43	184.29
62	133.61	122.79	111.94	104.74	204.33	186.56	170.25	161.38	192.46	175.47	159.70	151.50	243.57	222.10	202.12	191.76
63	140.30	129.78	115.74	112.23	211.40	192.72	176.18	166.83	201.93	184.08	167.98	158.76	252.41	230.10	209.97	198.46
64	147.85	134.09	123.79	116.91	219.92	200.19	183.28	173.42	210.37	191.72	175.40	165.25	262.95	239.65	219.24	206.55
65	153.39	140.07	126.73	120.06	225.59	205.08	188.01	177.76	216.03	196.89	180.47	169.54	270.06	246.10	225.59	211.92
66	164.79	151.86	138.94	132.47	239.15	218.19	199.29	188.82	228.25	208.65	190.63	179.53	281.77	257.55	235.35	221.62
67	178.28	162.64	146.99	140.74	251.35	230.05	209.47	198.81	236.72	216.89	197.65	186.49	292.24	267.78	244.03	230.25
68	188.54	173.34	158.12	149.01	263.75	242.04	219.79	208.95	248.54	228.24	207.51	196.15	303.10	278.34	253.08	239.20
69	199.74	182.11	164.50	158.62	273.45	251.49	227.89	216.91	255.09	234.70	212.96	201.59	311.07	286.22	259.70	245.82
70	206.86	189.85	172.87	164.37	281.83	259.72	234.85	223.82	263.74	243.08	220.16	208.71	317.74	292.85	265.22	251.44
71	230.78	211.54	192.32	181.33	310.73	283.93	259.83	246.43	292.51	267.79	245.29	231.77	348.23	318.77	291.99	275.91
72	250.13	231.50	210.20	199.56	337.28	308.75	280.20	267.24	319.76	293.31	266.84	253.62	376.21	345.07	313.94	298.37
73	268.51	245.50	225.04	212.24	356.57	329.13	299.19	284.24	343.10	315.21	287.33	272.33	398.92	366.52	334.11	316.67
74	286.62	261.92	237.21	227.32	378.23	346.91	315.60	298.72	366.79	337.46	305.98	291.33	421.59	387.87	351.73	334.88
75	298.28	274.59	248.55	236.72	394.68	362.36	327.74	311.58	385.90	353.40	322.94	306.69	438.52	401.60	366.99	348.53
76	328.20	301.04	273.88	260.29	425.95	390.63	355.31	337.68	411.73	378.73	343.77	326.26	467.88	430.36	390.63	370.77
77	354.22	323.99	295.90	280.79	450.64	414.85	376.94	358.00	433.62	398.45	361.37	344.68	492.76	452.77	410.64	391.70
78	379.44	346.26	315.16	300.64	477.10	438.71	398.27	378.07	455.43	418.07	380.70	361.16	517.54	475.08	432.62	410.40
79	397.89	364.42	330.91	315.16	495.50	455.17	412.93	391.80	471.53	430.97	392.12	371.82	535.82	489.75	445.57	422.51
80	410.53	376.94	343.37	324.70	509.45	467.61	423.92	403.92	481.93	441.90	400.28	381.07	547.66	502.16	454.87	433.02
81	424.10	388.14	352.20	336.04	525.62	481.83	438.02	415.24	496.48	454.82	413.20	393.16	564.17	516.87	469.54	446.80
82	454.63	416.89	379.16	361.19	564.17	516.87	469.54	446.80	533.47	488.77	444.02	422.44	606.20	555.40	504.58	480.06
83	492.36	451.04	409.71	389.95	609.72	558.91	508.10	481.83	575.10	527.32	479.50	456.39	653.53	599.21	544.91	518.60
84	533.71	488.78	443.84	422.29	660.53	606.20	550.16	523.88	624.44	572.01	521.12	494.93	709.61	650.02	592.20	562.41
85	582.22	533.71	485.18	460.03	720.12	660.53	600.98	571.16	681.47	624.44	567.38	539.64	774.41	709.61	644.75	613.23
86	634.34	580.43	528.33	501.36	784.93	720.12	655.28	622.00	741.61	679.94	618.26	587.46	842.76	772.67	702.59	667.54
87	691.84	634.34	575.04	546.28	856.76	784.93	713.10	678.05	809.45	741.61	673.78	639.85	919.86	842.76	765.66	727.12
88	752.94	690.04	627.15	596.60	933.87	855.01	777.93	739.37	881.92	807.90	735.45	698.46	1,002.19	918.08	835.74	793.69
89	821.23	752.94	684.65	650.50	1,017.96	932.11	848.01	805.94	960.56	880.39	800.21	760.12	1,091.55	1,000.44	909.31	863.79
90	894.89	821.23	745.74	708.01	1,109.07	1,016.19	923.34	877.80	1,046.90	960.56	872.68	829.49	1,189.66	1,091.55	991.66	942.60
91	975.76	894.89	812.24	772.70	1,208.92	1,107.30	1,007.45	956.63	1,142.48	1,046.90	951.31	903.50	1,298.29	1,189.66	1,081.03	1,026.71
92	1,063.81	973.96	885.91	840.98	1,317.55	1,207.18	1,096.78	1,042.50	1,244.24	1,140.95	1,037.65	985.24	1,413.92	1,296.52	1,179.15	1,119.57
93	1,159.05	1,062.01	964.99	918.26	1,434.95	1,315.81	1,196.67	1,137.11	1,356.79	1,244.24	1,130.16	1,074.65	1,541.81	1,413.92	1,284.27	1,221.19
94	1,263.28	1,157.25	1,053.03	1,000.92	1,564.61	1,434.95	1,303.55	1,238.70	1,478.60	1,355.27	1,231.91	1,170.25	1,680.24	1,540.07	1,399.89	1,329.81

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
36 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	149.71	133.94	126.07	118.19	231.63	215.10	198.55	182.01	220.06	202.73	179.55	173.74	314.36	289.55	256.47	248.20
25-29	145.50	138.21	123.67	116.39	229.16	213.85	190.95	183.31	219.25	197.87	181.80	171.08	313.16	282.63	259.70	244.43
30-34	149.01	135.48	121.92	115.15	234.70	213.36	192.01	184.93	219.05	199.13	179.22	174.28	312.91	284.47	256.03	248.93
35-39	150.53	137.98	125.43	119.17	230.50	210.74	190.99	184.40	216.71	198.26	179.82	170.62	309.53	283.18	256.85	243.68
40-44	144.28	132.73	121.20	115.42	230.28	212.10	193.89	181.80	212.10	195.14	178.17	169.69	302.97	278.74	254.49	242.40
45	141.97	131.05	114.66	109.20	223.58	200.65	183.47	177.73	208.70	188.66	172.60	164.56	298.12	269.46	246.51	235.05
46	139.27	128.55	117.84	112.48	219.36	196.86	179.96	174.36	204.73	188.99	173.22	161.44	292.46	269.97	247.46	230.59
47	137.02	126.48	115.94	110.68	215.81	199.21	177.08	171.55	202.38	187.09	168.01	160.36	293.28	271.14	243.48	232.42
48	134.78	124.41	114.04	108.85	212.27	195.95	174.17	168.72	202.79	184.02	168.99	161.46	293.91	266.71	244.91	234.04
49	136.71	121.50	111.38	106.32	207.31	191.36	175.41	164.79	198.81	180.74	166.26	155.42	292.37	265.80	244.51	228.57
50	133.89	123.96	109.09	104.14	203.07	187.47	171.84	161.43	198.26	180.56	162.85	155.82	291.59	265.55	239.50	229.09
51	131.56	121.81	112.07	107.20	204.65	189.30	168.83	163.71	198.31	180.93	163.51	156.57	291.63	266.04	240.47	230.25
52	133.53	119.21	109.69	104.91	205.31	190.28	170.24	160.24	200.40	183.13	165.86	158.93	290.42	265.39	240.35	230.35
53	130.14	120.83	111.54	102.25	204.97	190.34	170.82	161.05	195.32	181.83	165.01	154.92	283.06	263.54	239.15	224.50
54	132.28	118.60	109.48	104.91	205.97	186.80	172.42	162.85	197.85	181.04	167.64	157.59	282.58	258.65	239.48	225.11
55	129.28	120.37	107.00	102.54	205.97	187.22	173.18	163.84	196.59	180.23	163.84	157.26	280.85	257.45	234.04	224.66
56	135.52	126.76	113.66	109.29	215.34	196.19	180.66	171.55	207.04	189.94	172.21	164.98	287.56	263.81	239.17	229.16
57	139.70	127.01	114.30	110.07	221.49	202.13	185.46	176.67	211.83	194.53	175.89	168.19	290.20	266.44	240.96	230.41
58	143.33	131.05	118.76	114.66	226.78	207.33	189.55	181.07	219.09	201.31	181.61	173.38	292.10	268.39	242.15	231.18
59	145.77	133.94	118.19	114.24	230.21	210.77	192.13	184.02	224.79	206.67	186.06	177.31	291.93	268.40	241.65	230.30
60	144.46	133.06	121.63	114.04	233.78	214.33	194.82	187.01	230.89	212.43	190.83	181.64	292.25	268.88	241.58	229.90
61	156.03	144.88	130.01	122.59	248.26	227.73	207.13	198.01	241.28	221.40	199.76	190.14	305.41	280.25	252.84	240.67
62	166.12	151.67	137.24	130.00	260.58	239.15	217.64	207.30	249.75	228.70	207.04	197.09	316.14	289.47	262.06	249.49
63	171.87	157.84	143.80	136.80	271.78	249.51	227.22	215.72	260.62	238.16	216.27	205.94	325.75	297.69	270.37	257.42
64	182.24	168.49	151.30	144.41	284.78	261.53	238.25	225.56	270.12	246.43	224.44	213.73	337.65	308.05	280.53	267.15
65	190.08	173.42	156.73	150.07	293.97	270.06	246.10	232.43	276.19	251.59	229.70	218.77	345.25	314.49	287.12	273.46
66	206.79	187.40	171.25	161.56	311.68	286.18	260.72	246.94	293.32	267.38	244.08	232.45	362.10	330.08	301.34	286.96
67	222.04	203.29	184.53	175.14	327.63	300.77	273.87	260.08	305.56	278.70	254.36	242.20	377.22	344.06	314.02	299.01
68	237.21	215.91	197.67	185.50	343.84	315.55	287.26	273.37	322.08	293.91	268.25	255.39	392.78	358.44	327.12	311.47
69	246.74	226.18	205.61	196.80	356.51	327.09	297.68	283.79	331.68	302.81	276.32	263.07	404.52	369.29	336.97	320.82
70	257.86	238.03	215.36	204.02	367.49	337.07	306.69	292.85	343.98	314.17	286.66	272.88	414.43	378.53	345.37	328.80
71	291.22	266.49	241.76	230.78	404.48	372.34	337.51	321.43	382.53	350.99	317.26	301.52	455.36	417.87	377.70	358.93
72	319.30	292.70	266.09	252.79	438.47	402.14	365.82	347.64	416.83	383.69	348.43	330.78	490.36	451.43	409.92	389.17
73	342.67	314.54	286.42	271.06	466.27	428.86	388.96	369.02	448.16	411.71	373.10	355.95	521.10	478.72	433.83	413.90
74	368.15	336.04	306.38	291.56	493.88	452.90	411.97	392.68	479.98	440.15	400.33	379.36	551.69	505.90	460.15	436.05
75	385.84	355.07	321.94	305.36	514.70	473.15	429.29	408.51	505.76	463.07	420.45	400.12	574.70	526.22	477.78	454.68
76	421.02	387.06	350.85	335.01	556.15	509.81	463.45	441.38	541.86	497.18	450.57	429.21	615.74	564.97	512.01	487.73
77	453.57	414.70	377.97	358.53	591.76	543.31	494.88	469.62	572.63	524.46	476.27	454.01	650.70	595.96	541.21	515.94
78	483.12	443.71	402.25	383.59	626.71	576.17	523.61	497.31	603.11	553.29	503.47	476.78	685.34	628.75	572.14	541.80
79	506.23	462.89	421.53	399.87	651.06	597.29	543.51	516.63	623.65	571.24	520.53	493.52	708.69	649.15	591.52	560.79
80	522.52	479.59	434.81	414.27	669.55	614.97	558.59	531.29	638.87	586.00	533.19	505.96	725.96	665.92	605.87	574.95
81	539.10	494.17	449.24	425.88	690.32	632.51	576.43	546.65	658.35	604.38	548.89	521.12	748.13	686.82	623.73	592.20
82	578.62	530.11	481.60	458.23	742.88	681.56	618.50	588.69	707.70	649.11	590.53	561.22	804.21	737.62	671.05	637.75
83	625.36	573.24	521.12	494.17	802.44	735.86	667.54	634.24	764.75	701.54	636.77	605.95	869.02	797.21	723.62	688.58
84	677.47	621.77	564.25	537.28	870.78	797.21	725.35	688.58	829.49	760.12	692.28	656.82	942.60	863.79	786.69	746.38
85	738.55	677.47	616.37	585.82	947.87	869.02	790.20	751.64	905.07	829.49	753.96	715.39	1,028.46	942.60	856.76	812.96
86	805.05	738.55	672.07	637.94	1,033.72	947.87	862.01	818.20	986.76	903.50	821.79	780.16	1,121.32	1,026.71	933.87	886.52
87	878.73	805.05	731.38	695.44	1,126.59	1,033.72	939.10	891.80	1,074.65	985.24	895.79	851.08	1,221.19	1,119.57	1,017.96	967.15
88	957.79	876.92	797.87	758.33	1,228.19	1,126.59	1,023.22	972.42	1,171.76	1,074.65	975.97	928.18	1,331.56	1,221.19	1,109.07	1,054.76
89	1,044.04	956.00	869.74	826.63	1,338.58	1,226.44	1,116.07	1,060.02	1,276.61	1,170.25	1,063.86	1,011.43	1,450.70	1,329.81	1,208.92	1,149.34
90	1,137.48	1,042.25	947.00	900.29	1,459.48	1,338.58	1,215.94	1,154.60	1,392.27	1,276.61	1,159.45	1,102.41	1,582.13	1,450.70	1,317.55	1,252.73
91	1,239.91	1,135.69	1,033.25	981.15	1,590.86	1,457.73	1,326.32	1,259.74	1,517.14	1,390.73	1,264.28	1,201.11	1,724.05	1,580.36	1,436.70	1,364.86
92	1,351.34	1,238.12	1,124.92	1,069.21	1,734.53	1,589.12	1,445.48	1,371.88	1,654.39	1,515.63	1,378.38	1,309.01	1,879.98	1,722.29	1,566.34	1,487.50
93	1,471.74	1,349.53	1,227.35	1,166.23	1,890.49	1,732.79	1,575.10	1,496.26	1,802.40	1,652.82	1,501.74	1,427.73	2,048.17	1,878.21	1,706.51	1,622.40
94	1,604.72	1,471.74	1,336.95	1,270.47	2,060.40	1,888.72	1,717.03	1,631.18	1,964.26	1,800.85	1,637.42	1,555.71	2,232.14	2,046.41	1,860.69	1,767.83

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
48 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	157.58	149.71	133.94	126.07	256.47	239.90	215.10	206.82	243.23	225.90	202.73	196.89	347.47	322.63	289.55	281.27
25-29	160.04	145.50	130.94	123.67	259.70	236.79	213.85	206.22	245.94	224.55	203.19	192.49	351.36	320.79	290.24	274.98
30-34	162.56	149.01	135.48	128.68	256.03	234.70	213.36	206.25	243.97	224.05	204.14	194.21	348.50	320.04	291.59	277.37
35-39	156.82	144.27	131.72	125.43	256.85	237.08	217.33	204.15	244.36	221.29	202.84	193.62	349.05	316.13	289.79	276.60
40-44	155.82	144.28	132.73	126.96	254.49	236.32	212.10	199.96	241.81	220.57	199.40	190.90	345.40	315.10	284.80	272.68
45	152.89	141.97	125.59	120.12	246.51	223.58	206.39	194.93	232.76	212.72	192.62	184.62	332.51	303.84	275.19	263.74
46	149.98	139.27	123.20	117.84	241.85	224.97	202.48	191.23	232.31	212.60	192.93	185.07	331.82	303.71	275.60	264.35
47	147.56	137.02	126.48	115.94	243.48	221.36	204.74	193.68	229.08	210.01	190.93	183.29	332.01	304.35	276.68	265.61
48	145.13	134.78	124.41	119.21	239.48	223.15	201.39	190.49	229.06	210.30	191.54	184.02	332.01	304.81	277.58	266.71
49	146.83	131.62	121.50	116.44	239.20	217.96	196.68	186.06	227.72	206.05	187.99	180.74	334.89	303.01	276.43	265.80
50	143.80	128.94	119.03	114.06	234.32	218.70	197.87	187.47	226.63	208.92	187.66	180.56	333.24	307.21	275.97	265.55
51	146.18	131.56	121.81	112.07	235.35	214.87	194.42	189.30	226.13	205.28	187.89	177.41	332.58	301.85	276.27	260.93
52	143.07	133.53	119.21	114.46	235.35	215.31	195.28	185.28	224.58	207.31	186.56	179.64	325.47	300.44	270.40	260.39
53	144.08	134.80	120.83	116.21	234.25	214.74	195.22	185.46	222.29	205.39	185.23	175.09	322.10	297.69	268.41	253.77
54	145.96	132.28	123.15	114.04	234.70	215.54	196.38	182.01	224.65	204.54	187.76	177.70	320.89	292.16	268.22	253.87
55	147.12	133.74	120.37	115.91	229.36	210.64	191.92	182.55	222.82	203.14	183.48	176.95	318.29	290.22	262.13	252.77
56	152.99	139.88	126.76	122.41	242.67	222.60	202.52	192.52	233.97	213.64	193.22	186.00	324.96	296.69	268.38	258.35
57	156.63	143.92	131.22	127.01	252.17	231.10	210.01	199.47	238.78	218.26	197.74	190.03	327.16	298.99	270.84	260.29
58	163.79	147.43	135.13	126.94	260.56	238.57	216.58	205.61	246.40	225.44	204.46	196.25	328.52	300.58	272.59	261.63
59	165.46	149.71	137.87	130.00	266.66	243.97	221.29	209.93	252.26	231.01	209.78	201.08	327.61	300.03	272.45	261.12
60	167.25	152.05	140.65	133.06	272.74	249.36	225.98	214.33	258.55	237.02	215.46	206.26	327.29	300.04	272.74	261.08
61	178.31	163.46	148.60	141.17	287.12	262.75	238.38	226.20	270.14	247.86	225.03	215.40	341.97	313.75	284.83	272.65
62	184.16	169.72	155.29	148.06	299.09	273.91	248.75	236.19	279.56	256.75	232.77	222.84	353.86	325.02	294.64	282.07
63	192.92	175.37	161.35	150.83	309.93	284.04	258.15	245.22	291.65	268.05	242.76	232.42	364.58	335.08	303.45	290.50
64	202.87	185.67	168.49	158.17	322.83	296.05	269.27	255.90	302.24	278.04	251.49	240.80	377.82	347.52	314.40	301.01
65	206.77	190.08	173.42	163.39	331.58	304.23	276.88	263.20	309.00	284.39	257.03	246.10	386.26	355.49	321.30	307.63
66	226.18	206.79	190.63	180.94	352.78	323.41	294.65	279.61	330.28	303.83	274.74	262.56	407.77	375.10	339.17	324.14
67	243.94	225.17	203.29	193.89	371.98	340.74	310.71	294.49	345.99	318.13	287.71	274.59	427.15	392.74	355.20	338.99
68	261.53	240.25	218.96	206.79	391.34	358.26	326.95	309.50	366.44	336.82	304.71	290.42	446.87	410.74	371.62	354.17
69	276.11	252.61	232.05	220.30	406.70	372.08	339.77	321.30	378.95	348.20	315.06	299.94	462.13	424.63	384.24	365.79
70	289.03	266.36	240.87	229.53	419.96	384.06	350.89	331.55	394.42	362.32	327.94	311.88	475.20	436.54	395.12	375.73
71	326.93	299.44	271.98	258.25	460.73	423.22	385.72	364.29	438.77	400.51	364.50	346.52	522.35	476.79	433.94	412.52
72	359.23	329.95	300.68	284.71	500.72	459.22	417.70	396.96	478.53	438.87	399.18	379.31	562.99	516.31	469.61	446.24
73	388.69	355.46	322.21	306.87	531.09	488.69	443.81	421.38	514.62	471.75	428.86	407.41	598.40	548.52	498.66	473.73
74	415.11	380.51	345.92	328.62	563.71	515.54	469.79	445.69	551.23	505.11	459.01	435.96	633.59	580.60	527.59	501.09
75	435.56	400.07	364.56	345.60	586.24	537.78	489.30	463.92	580.87	532.15	483.37	459.02	660.08	604.72	549.31	521.61
76	486.66	445.91	405.17	384.80	644.43	591.45	536.31	509.81	629.24	576.81	524.35	499.14	715.04	655.48	595.87	567.19
77	529.16	483.80	440.61	419.00	694.93	635.96	579.11	549.64	672.70	617.12	561.53	533.71	764.43	701.25	638.08	606.48
78	570.21	522.52	474.81	452.00	741.94	681.31	618.63	588.30	715.16	656.47	595.98	565.72	812.68	745.99	677.26	642.87
79	600.79	551.54	500.31	476.68	777.82	712.51	647.23	616.51	745.31	682.78	620.26	589.85	846.96	775.90	704.85	670.27
80	627.02	574.76	522.52	496.38	806.02	738.70	671.39	636.81	768.54	704.49	640.45	608.41	873.34	800.54	727.78	691.39
81	645.11	591.21	537.28	510.36	830.48	760.39	692.08	657.03	790.95	724.65	659.88	625.97	898.82	823.46	749.87	711.34
82	693.63	636.12	578.62	549.87	891.80	818.20	742.88	706.09	851.08	780.16	709.23	673.78	967.15	886.52	805.94	765.66
83	749.34	686.45	623.55	593.01	963.64	883.05	802.44	762.16	918.90	841.84	766.30	727.74	1,044.23	956.63	870.78	826.97
84	812.24	745.74	677.47	643.33	1,046.00	958.39	870.78	826.97	997.58	914.30	831.05	789.41	1,133.60	1,038.98	944.38	897.05
85	885.91	812.24	738.55	700.83	1,138.84	1,044.23	949.63	902.32	1,086.98	996.00	905.07	860.33	1,235.22	1,131.82	1,028.46	977.63
86	964.99	885.91	805.05	763.72	1,242.21	1,138.84	1,035.49	982.90	1,184.10	1,085.44	986.76	937.42	1,345.58	1,233.44	1,121.32	1,065.24
87	1,053.03	964.99	876.92	833.81	1,354.36	1,240.45	1,128.34	1,072.26	1,290.51	1,184.10	1,076.18	1,022.23	1,466.48	1,345.58	1,222.92	1,161.63
88	1,146.47	1,051.24	956.00	907.48	1,475.25	1,352.59	1,229.95	1,168.63	1,407.68	1,290.51	1,173.34	1,114.74	1,599.64	1,466.48	1,333.32	1,266.75
89	1,250.69	1,146.47	1,042.25	990.14	1,608.39	1,473.50	1,340.34	1,273.75	1,534.12	1,406.15	1,278.18	1,214.93	1,743.31	1,597.88	1,452.47	1,380.63
90	1,362.10	1,248.91	1,135.69	1,078.19	1,753.82	1,606.65	1,461.23	1,387.63	1,671.32	1,532.54	1,393.80	1,322.88	1,899.24	1,741.55	1,583.87	1,503.27
91	1,486.11	1,362.10	1,238.12	1,175.22	1,911.50	1,752.06	1,592.63	1,512.04	1,822.44	1,669.80	1,518.69	1,443.14	2,070.93	1,897.50	1,725.81	1,639.91
92	1,619.09	1,484.31	1,349.53	1,281.24	2,083.20	1,909.74	1,736.31	1,648.71	1,985.83	1,820.89	1,655.90	1,572.65	2,256.65	2,069.20	1,881.73	1,787.10
93	1,764.63	1,617.29	1,471.74	1,398.06	2,270.66	2,081.44	1,892.24	1,797.61	2,164.71	1,984.32	1,803.92	1,714.49	2,459.89	2,254.90	2,049.93	1,948.31
94	1,924.56	1,762.84	1,602.91	1,523.85	2,473.92	2,268.93	2,062.19	1,958.79	2,360.51	2,163.18	1,967.35	1,868.68	2,682.40	2,458.15	2,235.62	2,123.50

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
60 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	189.10	173.34	157.58	149.71	297.82	272.99	248.20	239.90	283.79	260.63	237.47	225.90	405.38	372.29	339.20	322.63
25-29	181.86	167.30	152.77	145.50	297.89	274.98	244.43	236.79	278.04	256.63	235.25	219.25	397.18	366.62	336.07	313.16
30-34	182.88	169.32	155.79	149.01	298.70	270.25	248.93	234.70	278.79	258.87	234.03	224.05	398.27	369.82	334.25	320.04
35-39	181.88	169.35	150.53	144.27	296.36	270.01	243.68	237.08	281.24	258.15	230.50	221.29	401.73	368.79	329.29	316.13
40-44	184.67	167.37	150.05	144.28	290.86	266.62	242.40	230.28	275.75	254.49	229.05	220.57	393.88	363.57	327.22	315.10
45	174.71	158.35	147.43	136.51	280.92	257.99	235.05	223.58	264.87	244.82	220.76	212.72	378.38	349.73	315.33	303.84
46	171.42	160.69	144.61	139.27	275.60	253.09	230.59	219.36	263.80	244.09	220.47	208.70	376.83	348.71	314.95	298.09
47	168.63	158.10	142.28	137.02	271.14	249.01	226.88	215.81	259.65	236.74	217.65	206.17	376.28	343.10	315.42	298.82
48	171.05	155.51	139.97	134.78	266.71	244.91	223.15	212.27	259.14	236.59	214.07	202.79	375.56	342.90	310.23	293.91
49	167.08	151.87	136.71	131.62	260.48	239.20	217.96	207.31	249.44	231.37	209.65	198.81	366.79	340.21	308.31	292.37
50	163.64	148.77	133.89	128.94	255.13	234.32	213.46	203.07	247.84	226.63	205.35	194.74	364.49	333.24	301.99	286.37
51	165.66	151.05	136.44	131.56	260.93	240.47	214.87	204.65	247.01	226.13	205.28	194.80	363.25	332.58	301.85	286.51
52	162.15	152.59	138.31	128.76	260.39	240.35	220.31	205.31	248.75	228.04	207.31	196.96	360.55	330.48	300.44	285.43
53	162.68	148.74	134.80	130.14	263.54	239.15	219.62	209.86	245.82	225.60	205.39	195.32	356.27	326.98	297.69	283.06
54	164.22	150.53	136.85	127.73	263.43	244.28	220.31	210.74	248.11	227.99	207.87	197.85	354.45	325.70	296.96	282.58
55	164.95	151.57	133.74	129.28	266.80	243.41	219.99	210.64	245.78	226.11	203.14	193.33	351.07	322.99	290.22	276.17
56	170.50	157.38	144.27	135.52	280.12	255.47	231.75	220.80	260.89	239.87	216.21	205.68	362.35	333.14	300.30	285.69
57	177.80	165.10	148.17	143.92	289.13	263.66	239.89	227.63	268.89	247.11	223.35	212.43	368.38	338.51	305.94	291.00
58	184.28	171.98	155.62	147.43	297.02	270.75	247.04	233.54	279.99	257.13	233.01	221.58	373.30	342.85	310.64	295.42
59	189.10	173.34	157.58	149.71	302.36	275.61	252.10	237.51	289.03	265.33	240.98	229.12	375.40	344.59	312.95	297.56
60	193.86	178.68	163.46	155.86	307.83	280.53	257.15	241.58	298.59	273.95	249.34	237.02	377.97	346.80	315.63	300.04
61	204.33	189.47	170.88	163.46	322.90	294.73	269.60	253.62	312.82	286.98	261.12	247.86	396.01	363.28	330.54	313.75
62	213.05	195.02	176.96	169.72	335.38	306.48	279.83	263.55	324.62	297.70	270.81	256.75	410.90	376.83	342.78	325.02
63	220.98	203.44	185.89	175.37	346.58	317.10	289.06	272.54	339.38	311.23	283.04	268.05	424.24	389.03	353.78	335.08
64	230.38	213.19	192.55	182.24	360.19	329.88	300.30	283.37	352.45	323.14	293.83	278.04	440.57	403.92	367.25	347.52
65	236.77	216.77	196.76	186.75	369.16	338.42	307.63	290.55	360.96	330.87	300.81	284.39	451.19	413.61	376.00	355.49
66	261.73	239.09	216.49	206.79	394.53	361.85	328.58	310.89	384.35	352.07	320.30	302.82	474.48	434.64	395.42	373.84
67	281.46	256.45	234.57	222.04	417.53	383.14	347.52	329.38	401.24	367.34	334.40	316.15	495.38	453.52	412.83	390.30
68	301.05	276.73	249.36	237.21	440.64	404.53	366.63	347.92	423.79	387.77	353.19	333.92	516.83	472.88	430.71	407.18
69	317.24	290.80	264.36	249.68	459.12	421.63	381.83	362.81	437.17	399.81	364.32	344.44	533.13	487.58	444.29	420.05
70	331.55	303.21	277.70	263.54	475.20	436.54	395.12	375.73	454.06	415.10	378.38	357.72	547.04	500.10	455.88	431.01
71	370.90	340.67	310.44	293.97	525.01	479.48	436.64	415.21	499.50	459.02	416.27	396.00	594.66	546.44	495.56	471.42
72	407.13	375.18	340.59	321.97	570.76	521.49	474.78	451.43	544.71	500.59	454.27	432.25	640.83	588.94	534.45	508.49
73	439.84	401.49	365.69	347.79	608.37	556.03	506.17	481.23	583.23	536.06	486.73	463.18	678.19	623.33	566.01	538.57
74	469.46	429.93	390.40	370.63	643.23	590.23	537.24	510.71	622.49	572.20	519.80	492.55	715.51	657.69	597.45	566.16
75	492.36	449.76	409.52	388.22	671.64	616.25	560.85	533.18	654.00	599.16	546.36	517.93	743.17	680.86	620.86	588.54
76	536.45	491.19	445.91	425.53	726.08	666.49	604.72	576.02	701.11	642.83	584.56	555.44	796.71	730.52	664.29	631.18
77	583.16	535.64	485.97	462.20	783.37	718.10	652.81	619.11	748.66	687.51	624.52	593.01	850.76	781.28	709.69	673.87
78	626.18	574.35	522.52	495.56	834.94	764.17	695.44	661.08	791.66	725.83	660.01	626.22	899.63	824.82	750.04	711.61
79	655.93	600.79	545.63	518.06	864.25	793.19	720.21	683.70	811.24	743.63	676.03	642.23	921.85	845.03	768.22	729.79
80	669.93	613.94	557.96	529.98	884.26	811.47	736.88	700.50	830.98	762.13	691.69	658.06	944.30	866.07	786.01	747.81
81	690.04	632.54	575.04	546.28	911.08	835.74	758.65	721.86	855.70	784.80	713.86	676.87	972.42	891.80	811.21	769.16
82	742.17	681.05	618.16	587.61	979.41	897.05	816.45	776.18	920.48	843.38	766.30	727.74	1,046.00	958.39	870.78	826.97
83	801.45	734.98	668.48	634.34	1,058.25	968.91	881.31	837.48	992.93	911.21	827.97	786.32	1,128.34	1,035.49	940.86	893.55
84	869.74	797.87	725.98	688.24	1,147.63	1,051.24	956.63	909.31	1,077.74	988.30	898.89	854.16	1,224.71	1,123.09	1,021.47	970.65
85	948.81	869.74	790.68	751.13	1,250.97	1,147.63	1,042.50	989.93	1,174.87	1,077.74	979.04	929.72	1,335.07	1,224.71	1,112.58	1,056.52
86	1,033.25	947.00	860.75	817.64	1,363.10	1,249.23	1,137.11	1,079.26	1,281.24	1,174.87	1,066.94	1,014.50	1,455.99	1,335.07	1,212.44	1,152.85
87	1,126.72	1,033.25	939.81	891.31	1,485.73	1,363.10	1,238.70	1,177.38	1,396.88	1,279.71	1,164.06	1,105.48	1,587.36	1,454.21	1,322.82	1,256.23
88	1,229.13	1,126.72	1,024.29	972.17	1,620.67	1,485.73	1,350.85	1,282.52	1,521.77	1,395.35	1,267.39	1,204.15	1,729.28	1,585.62	1,440.20	1,368.37
89	1,338.75	1,227.35	1,115.94	1,060.22	1,766.08	1,618.91	1,471.74	1,398.13	1,659.01	1,520.23	1,383.02	1,313.63	1,885.22	1,727.53	1,571.60	1,492.76
90	1,459.15	1,336.95	1,216.56	1,155.47	1,925.52	1,764.32	1,604.88	1,524.30	1,808.57	1,657.43	1,506.36	1,430.79	2,055.19	1,883.49	1,711.76	1,625.92
91	1,590.33	1,457.35	1,326.16	1,259.68	2,097.22	1,923.75	1,748.56	1,660.95	1,970.43	1,807.00	1,642.02	1,560.32	2,239.11	2,053.42	1,865.95	1,773.09
92	1,734.09	1,588.54	1,444.78	1,372.89	2,286.46	2,095.46	1,906.24	1,809.90	2,147.77	1,968.91	1,790.06	1,700.63	2,440.63	2,237.37	2,034.15	1,932.53
93	1,890.43	1,732.29	1,574.16	1,496.89	2,493.19	2,284.70	2,077.93	1,972.83	2,342.03	2,146.21	1,951.93	1,853.27	2,661.38	2,438.87	2,218.11	2,105.98
94	2,059.35	1,888.63	1,716.13	1,631.66	2,717.46	2,491.43	2,263.67	2,151.52	2,551.70	2,338.94	2,126.18	2,019.77	2,899.69	2,657.87	2,416.09	2,295.21

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
72 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	196.98	181.22	165.46	157.58	322.63	297.82	272.99	256.47	301.14	277.98	249.06	237.47	430.21	397.11	355.72	339.20
25-29	196.40	181.86	167.30	152.77	320.79	297.89	267.33	259.70	299.41	272.70	245.94	235.25	427.75	389.55	351.36	336.07
30-34	196.41	182.88	162.56	155.79	327.16	298.70	270.25	256.03	298.70	273.86	248.93	234.03	426.72	391.15	355.59	334.25
35-39	194.43	181.88	163.08	156.82	322.70	296.36	270.01	256.85	299.69	272.02	248.94	235.15	428.08	388.56	355.62	335.87
40-44	196.23	178.90	161.58	155.82	321.16	290.86	266.62	254.49	292.70	271.46	246.01	233.34	418.10	387.82	351.47	333.29
45	185.64	169.27	158.35	147.43	309.58	280.92	257.99	240.80	284.96	260.88	236.81	224.75	407.05	372.65	338.25	321.06
46	182.11	171.42	155.33	144.61	303.71	275.60	253.09	236.22	279.56	259.83	236.22	224.44	399.32	371.21	337.46	320.59
47	184.44	168.63	152.84	142.28	298.82	271.14	249.01	237.95	274.88	252.01	229.08	217.65	398.40	365.22	332.01	315.42
48	181.43	165.88	150.33	145.13	293.91	266.71	244.91	234.04	274.17	251.61	229.06	217.83	397.32	364.66	332.01	315.68
49	177.20	161.99	146.83	141.75	287.05	260.48	239.20	228.57	263.87	242.20	220.47	209.65	388.06	356.17	324.26	308.31
50	173.57	158.70	143.80	138.86	281.17	255.13	234.32	223.91	262.03	240.77	219.52	208.92	385.30	354.07	322.83	307.21
51	175.41	160.79	146.18	136.44	286.51	260.93	235.35	225.11	260.93	240.07	219.17	205.28	383.74	353.02	322.32	301.85
52	171.68	157.38	143.07	138.31	285.43	260.39	240.35	225.33	262.58	241.89	217.65	207.31	380.56	350.52	315.46	300.44
53	171.97	158.04	144.08	134.80	287.96	263.54	239.15	229.37	259.32	235.75	215.54	205.39	375.80	341.64	312.35	297.69
54	173.34	159.65	141.41	136.85	292.16	263.43	239.48	229.90	261.52	238.07	217.96	207.87	373.61	340.06	311.33	296.96
55	169.41	156.03	142.66	133.74	290.22	266.80	243.41	229.36	258.87	235.91	216.26	203.14	369.77	337.02	308.94	290.22
56	179.23	166.12	148.63	144.27	304.75	280.12	255.47	240.87	275.97	252.33	230.65	217.49	383.28	350.40	320.35	302.08
57	186.27	173.57	156.63	148.17	314.62	289.13	263.66	248.70	285.59	261.83	238.72	225.88	391.20	358.64	327.02	309.41
58	192.47	176.08	159.71	151.51	323.21	297.02	270.75	255.53	298.37	274.20	249.47	236.77	397.79	365.59	332.64	315.68
59	196.98	181.22	165.46	157.58	329.11	302.36	275.61	260.21	309.01	284.67	258.43	245.94	401.32	369.70	335.66	319.41
60	201.46	186.27	167.25	159.65	335.08	307.83	280.53	264.96	320.10	295.52	267.80	255.49	405.22	374.05	339.01	323.42
61	215.46	196.89	178.31	170.88	349.58	321.39	292.44	276.46	336.31	309.85	280.94	267.73	425.73	392.23	355.67	338.92
62	227.51	205.85	187.79	180.56	361.26	332.40	302.05	285.76	349.76	321.67	291.85	277.80	442.69	407.17	369.44	351.66
63	235.01	217.47	196.41	185.89	371.77	342.28	310.63	294.12	366.42	336.52	305.47	290.50	458.05	420.66	381.84	363.15
64	247.56	226.93	206.30	195.99	384.87	354.58	321.43	304.51	381.20	349.63	317.50	301.69	476.50	437.04	396.87	377.13
65	256.77	233.43	213.43	203.42	393.10	362.32	328.14	311.07	391.03	358.23	325.42	309.00	488.82	447.80	406.77	386.26
66	281.11	258.49	232.63	222.95	421.27	387.36	351.38	333.11	416.11	381.17	346.21	328.75	513.73	470.58	427.44	405.90
67	303.36	278.34	250.19	237.70	446.84	410.00	372.47	353.12	434.22	397.76	361.24	343.01	536.06	491.05	446.00	423.49
68	322.36	298.02	270.65	255.43	472.52	432.82	393.66	373.22	458.39	419.85	381.33	362.08	559.00	512.02	465.05	441.56
69	340.74	314.30	284.93	270.24	493.13	451.04	410.64	389.32	472.68	432.92	393.20	373.30	576.43	527.96	479.50	455.27
70	357.04	328.72	297.55	283.37	511.13	466.93	425.50	403.37	490.75	449.46	408.19	387.56	591.26	541.52	491.79	466.93
71	401.11	365.39	332.42	315.94	565.21	517.00	471.42	447.35	542.26	497.26	452.27	429.76	645.56	591.99	538.44	511.63
72	439.04	401.81	367.21	348.57	614.87	562.99	511.10	485.17	588.81	540.31	491.79	467.52	692.72	635.65	578.57	550.00
73	470.54	432.18	393.81	373.36	655.77	600.89	546.04	518.60	630.41	578.95	525.36	499.61	733.02	673.19	610.87	580.96
74	504.05	462.06	420.05	397.81	696.25	638.42	580.60	549.27	672.78	616.21	559.63	532.38	773.34	708.28	643.23	611.91
75	527.88	485.27	440.30	418.99	727.03	664.71	604.72	574.70	706.78	647.93	589.00	558.53	803.18	736.26	669.32	634.71
76	577.20	527.41	479.86	457.22	783.47	719.46	653.26	620.16	755.50	693.33	629.24	598.15	858.52	787.88	715.04	679.72
77	626.36	574.51	522.68	496.77	846.55	774.96	705.47	669.66	807.97	741.26	672.70	639.34	918.16	842.35	764.43	726.54
78	673.87	617.89	561.90	532.88	901.63	826.85	752.04	713.64	853.93	782.76	711.61	676.03	970.36	889.50	808.65	768.22
79	705.17	646.09	586.99	557.45	933.38	854.63	777.82	739.42	875.45	802.79	730.12	692.92	994.85	912.26	829.66	787.42
80	720.32	660.61	600.88	571.03	955.22	875.17	795.12	756.90	895.04	821.38	746.12	709.31	1,017.07	933.38	847.87	806.02
81	742.17	681.05	618.16	587.61	984.66	902.32	819.96	779.69	923.56	846.47	769.39	730.82	1,049.49	961.89	874.28	830.48
82	797.87	731.38	664.88	632.54	1,058.25	968.91	881.31	837.48	991.40	909.68	826.43	784.80	1,126.59	1,033.72	939.10	891.80
83	862.56	790.68	718.80	682.86	1,142.33	1,047.74	951.38	904.05	1,071.55	982.15	892.72	848.01	1,217.70	1,116.07	1,014.45	963.64
84	936.24	857.16	779.89	740.37	1,238.70	1,135.33	1,033.72	981.15	1,162.53	1,065.40	968.25	920.48	1,321.06	1,210.70	1,100.30	1,046.00
85	1,018.89	934.42	849.97	806.85	1,350.85	1,238.70	1,126.59	1,068.75	1,267.39	1,160.99	1,056.14	1,003.73	1,440.20	1,319.30	1,200.19	1,140.60
86	1,112.33	1,018.89	925.45	880.52	1,471.74	1,349.09	1,226.44	1,165.12	1,381.47	1,265.84	1,151.74	1,093.16	1,569.83	1,438.45	1,308.78	1,242.21
87	1,211.17	1,110.54	1,009.90	959.59	1,604.88	1,471.74	1,336.84	1,270.26	1,506.36	1,379.93	1,255.03	1,191.83	1,711.76	1,568.12	1,426.18	1,354.36
88	1,320.79	1,211.17	1,099.75	1,045.84	1,750.31	1,603.15	1,457.73	1,385.89	1,640.49	1,504.83	1,367.59	1,299.77	1,864.20	1,710.01	1,554.09	1,477.00
89	1,439.38	1,318.99	1,198.59	1,139.28	1,906.24	1,748.56	1,589.12	1,510.28	1,788.50	1,640.49	1,490.95	1,415.38	2,032.39	1,864.20	1,694.25	1,608.39
90	1,568.76	1,437.61	1,308.20	1,241.71	2,077.93	1,906.24	1,732.79	1,645.20	1,950.38	1,786.99	1,625.05	1,543.34	2,216.38	2,030.65	1,846.67	1,753.82
91	1,710.73	1,566.96	1,425.00	1,353.12	2,265.42	2,076.20	1,888.72	1,794.13	2,124.61	1,948.85	1,771.56	1,682.12	2,414.33	2,214.61	2,013.12	1,911.50
92	1,863.48	1,708.94	1,552.60	1,475.32	2,470.40	2,263.67	2,058.69	1,955.30	2,315.80	2,123.09	1,930.36	1,833.24	2,631.61	2,412.58	2,193.58	2,083.20
93	2,032.39	1,861.67	1,692.76	1,608.30	2,691.16	2,466.91	2,242.63	2,130.51	2,525.49	2,314.26	2,104.58	1,999.73	2,869.87	2,629.86	2,391.58	2,272.44
94	2,213.87	2,030.59	1,845.50	1,753.87	2,934.72	2,689.43	2,445.87	2,323.22	2,752.13	2,522.42	2,294.21	2,178.60	3,127.45	2,866.38	2,607.06	2,475.68

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
96 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	220.60	204.86	181.22	173.34	364.02	330.91	297.82	289.55	335.87	306.97	277.98	266.39	479.84	438.47	397.11	380.56
25-29	218.24	203.68	181.86	174.58	358.97	328.43	297.89	282.63	331.49	304.81	278.04	262.02	473.55	435.36	397.18	374.25
30-34	216.76	203.20	182.88	176.11	362.71	327.16	298.70	284.47	333.59	303.71	278.79	263.88	476.50	433.83	398.27	376.93
35-39	219.52	200.71	181.88	175.62	355.62	329.29	296.36	283.18	331.92	304.25	276.60	262.81	474.18	434.65	395.14	375.40
40-44	213.53	196.23	178.90	173.14	351.47	327.22	296.92	278.74	326.65	301.18	271.46	258.79	466.60	430.24	387.82	369.64
45	207.48	191.10	174.71	163.79	343.98	315.33	286.66	269.46	317.07	288.97	260.88	248.81	452.90	412.79	372.65	355.46
46	203.54	187.48	171.42	160.69	337.46	309.35	281.21	264.35	311.04	287.43	259.83	248.06	444.33	410.59	371.21	354.33
47	200.27	184.44	168.63	158.10	332.01	304.35	276.68	260.08	305.45	278.72	255.81	240.51	442.68	403.94	370.74	348.63
48	202.18	181.43	165.88	160.69	326.56	299.36	272.14	255.81	304.17	277.90	251.61	240.37	440.87	402.77	364.66	348.33
49	197.46	177.20	161.99	156.95	318.95	292.37	265.80	249.86	296.43	271.11	245.80	234.96	435.89	398.68	361.48	345.53
50	193.41	178.51	158.70	153.72	312.41	286.37	260.36	244.71	290.35	265.55	244.33	230.16	426.97	390.52	359.28	338.45
51	194.92	175.41	160.79	151.05	317.20	291.63	260.93	250.69	288.76	264.39	240.07	229.59	424.64	388.86	353.02	337.68
52	190.75	176.45	162.15	152.59	315.46	290.42	265.39	250.37	290.23	266.06	241.89	231.49	420.62	385.57	350.52	335.49
53	190.56	176.62	158.04	153.38	317.22	292.82	263.54	253.77	286.22	262.66	239.08	225.60	414.83	380.67	346.51	326.98
54	191.59	173.34	159.65	150.53	320.89	296.96	268.22	253.87	288.32	264.88	241.40	227.99	411.91	378.38	344.85	325.70
55	191.69	173.87	156.03	151.57	322.99	294.90	266.80	257.45	285.09	262.13	239.20	226.11	407.24	374.47	341.70	322.99
56	201.09	183.61	166.12	157.38	338.53	309.31	280.12	269.20	304.85	279.92	254.96	241.78	423.43	388.76	354.09	335.81
57	207.44	190.49	173.57	165.10	348.92	319.01	289.13	276.86	316.36	290.05	263.78	250.90	433.37	397.34	361.32	343.71
58	212.93	196.56	180.18	167.90	357.95	327.48	297.02	283.51	331.35	303.41	275.51	262.78	441.78	404.55	367.32	350.38
59	220.60	200.91	181.22	173.34	363.97	333.18	302.36	287.78	343.97	314.62	285.31	272.82	446.70	408.60	370.51	354.29
60	224.26	205.27	186.27	178.68	370.17	339.01	307.83	292.25	357.06	326.27	295.52	283.19	451.97	413.01	374.05	358.45
61	237.75	219.18	196.89	189.47	386.87	354.13	322.17	305.41	374.20	342.32	310.47	296.65	473.70	433.36	392.96	375.47
62	249.17	231.11	209.46	198.61	400.52	366.48	333.89	316.14	388.33	355.59	322.87	307.65	491.56	450.10	408.65	389.40
63	263.07	238.52	217.47	206.95	412.74	377.53	344.46	325.75	406.10	372.18	338.24	321.57	507.65	465.26	422.80	401.98
64	275.08	251.00	230.38	216.63	427.89	391.22	357.40	337.65	421.79	386.83	351.90	333.84	527.26	483.54	439.84	417.29
65	283.46	260.12	236.77	226.77	437.52	399.93	365.77	345.25	432.06	396.51	360.96	341.81	540.07	495.66	451.19	427.28
66	310.20	284.33	258.49	245.57	468.32	428.45	391.25	369.69	460.05	422.43	384.35	364.22	567.96	521.54	474.48	449.64
67	334.64	306.48	278.34	265.82	496.23	454.36	414.40	391.86	480.31	441.28	401.24	380.49	592.98	544.80	495.38	469.74
68	358.84	328.43	298.02	285.86	524.30	480.33	437.64	414.13	507.29	466.26	423.79	402.05	618.65	568.61	516.83	490.30
69	378.93	346.61	317.24	299.62	546.76	501.21	456.23	431.99	523.30	481.18	437.17	414.93	638.15	586.80	533.13	506.03
70	396.73	362.71	331.55	314.54	566.39	519.41	472.47	447.60	543.50	499.91	454.06	431.12	654.81	602.31	547.04	519.41
71	445.07	406.60	370.90	351.66	626.79	573.22	522.35	495.56	600.79	551.27	501.78	474.77	715.21	656.29	597.34	565.21
72	486.93	447.04	407.13	385.82	682.34	625.26	568.19	539.64	654.97	599.84	544.71	518.24	770.54	705.68	640.83	609.70
73	524.25	480.76	437.28	414.27	728.05	665.73	605.88	575.97	701.16	641.17	583.23	555.39	815.33	745.51	678.19	645.78
74	558.42	511.48	466.99	442.28	770.91	708.28	643.23	611.91	746.14	685.36	622.49	591.05	857.62	787.79	715.51	679.38
75	587.07	537.35	490.00	463.96	805.50	738.55	671.64	637.02	783.99	718.99	654.00	621.50	890.90	817.05	743.17	706.25
76	640.57	586.26	531.92	507.03	871.75	798.89	726.08	688.57	838.98	769.07	699.14	664.20	953.39	873.94	794.49	754.77
77	695.46	637.15	578.83	550.76	939.20	861.32	783.37	743.39	896.91	822.79	746.84	709.77	1,019.24	935.00	848.66	806.55
78	748.52	686.31	624.10	593.01	1,000.71	917.81	832.90	792.47	948.21	868.14	789.88	750.77	1,077.53	986.55	897.59	853.12
79	782.01	716.99	652.00	618.51	1,035.16	950.67	864.25	820.09	971.78	890.66	809.57	768.97	1,104.32	1,012.13	919.93	873.85
80	800.54	733.39	666.20	632.61	1,060.74	971.57	884.26	838.78	994.32	911.04	829.38	787.76	1,129.88	1,035.27	942.47	895.17
81	824.82	754.73	686.45	652.30	1,091.55	1,000.44	911.08	865.53	1,025.30	938.98	854.16	811.00	1,165.12	1,067.01	970.65	921.57
82	885.91	812.24	738.55	700.83	1,173.88	1,075.77	977.63	930.35	1,100.84	1,009.88	917.37	872.68	1,250.97	1,147.63	1,042.50	991.66
83	956.00	876.92	797.87	756.52	1,268.51	1,161.63	1,056.52	1,003.94	1,190.30	1,090.05	991.40	942.06	1,352.59	1,238.70	1,126.59	1,070.52
84	1,038.65	952.39	864.35	821.23	1,375.38	1,261.48	1,145.85	1,089.79	1,290.51	1,182.56	1,076.18	1,022.23	1,466.48	1,343.83	1,222.92	1,161.63
85	1,132.11	1,036.85	943.41	894.89	1,499.75	1,375.38	1,249.23	1,187.89	1,407.68	1,288.97	1,171.76	1,113.21	1,599.64	1,464.72	1,331.56	1,264.99
86	1,232.72	1,130.29	1,027.86	975.76	1,634.70	1,498.02	1,363.10	1,294.78	1,534.12	1,406.15	1,278.18	1,213.41	1,743.31	1,597.88	1,452.47	1,378.89
87	1,344.13	1,232.72	1,119.52	1,063.81	1,781.86	1,632.92	1,485.73	1,410.41	1,671.32	1,532.54	1,392.27	1,322.88	1,899.24	1,741.55	1,582.13	1,503.27
88	1,464.53	1,342.35	1,220.16	1,160.86	1,943.04	1,780.08	1,618.91	1,538.32	1,822.44	1,669.80	1,518.69	1,443.14	2,070.93	1,897.50	1,725.81	1,639.91
89	1,597.52	1,464.53	1,331.56	1,265.08	2,116.49	1,941.28	1,764.32	1,676.72	1,985.83	1,820.89	1,654.39	1,572.65	2,256.65	2,069.20	1,879.98	1,787.10
90	1,741.27	1,595.72	1,450.17	1,378.29	2,307.48	2,114.74	1,923.75	1,827.42	2,164.71	1,984.32	1,803.92	1,714.49	2,459.89	2,254.90	2,049.93	1,948.31
91	1,897.61	1,739.48	1,581.35	1,502.29	2,515.95	2,305.70	2,095.46	1,992.08	2,358.97	2,163.18	1,965.82	1,868.68	2,680.65	2,458.15	2,233.90	2,123.50
92	2,068.33	1,895.82	1,723.30	1,637.05	2,742.00	2,512.46	2,284.70	2,170.80	2,571.75	2,357.45	2,143.11	2,036.75	2,922.43	2,678.91	2,435.36	2,314.48
93	2,255.22	2,066.53	1,877.85	1,784.41	2,989.01	2,740.25	2,489.70	2,365.29	2,803.01	2,570.22	2,335.85	2,218.69	3,185.23	2,920.69	2,654.40	2,521.22
94	2,456.49	2,253.41	2,048.56	1,946.13	3,257.08	2,985.52	2,713.95	2,579.03	3,055.87	2,801.47	2,547.09	2,419.12	3,472.59	3,183.49	2,894.41	2,748.98

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
120 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	236.37	212.73	196.98	189.10	388.86	355.72	322.63	306.12	359.05	330.14	295.37	283.79	512.94	471.57	421.93	405.38
25-29	232.77	218.24	196.40	189.13	381.91	351.36	320.79	305.52	352.89	326.18	294.11	283.39	504.10	465.93	420.10	404.82
30-34	237.05	216.76	196.41	182.88	384.04	355.59	320.04	305.82	353.50	323.62	293.76	278.79	504.96	462.28	419.59	398.27
35-39	232.08	213.25	194.43	188.17	382.00	349.05	316.13	302.95	355.00	322.70	295.05	281.24	507.11	461.01	421.49	401.73
40-44	230.85	213.53	190.45	184.67	381.75	345.40	315.10	302.97	347.83	322.37	292.70	275.75	496.89	460.54	418.10	393.88
45	223.85	202.02	185.64	174.71	366.91	332.51	303.84	286.66	337.11	309.04	280.92	268.91	481.57	441.45	401.32	384.14
46	219.62	198.19	182.11	171.42	359.95	326.21	298.09	286.85	334.66	307.08	279.56	263.80	478.08	438.69	399.32	376.83
47	216.07	200.27	179.18	168.63	354.13	326.48	293.28	282.23	328.39	301.65	271.08	259.65	475.88	437.15	392.87	376.28
48	212.52	196.98	176.25	171.05	348.33	321.13	288.47	277.58	323.00	296.71	270.38	255.40	468.09	429.98	391.87	370.11
49	207.58	192.39	172.14	167.08	340.21	313.62	281.73	271.11	314.50	289.18	263.87	249.44	462.48	425.25	388.06	366.79
50	208.28	188.43	173.57	163.64	333.24	307.21	275.97	265.55	311.57	286.77	258.46	247.84	458.21	421.76	380.11	364.49
51	204.65	190.03	170.54	165.66	337.68	306.97	281.41	266.04	309.65	285.29	257.46	247.01	455.34	419.52	378.60	363.25
52	205.06	190.75	171.68	162.15	340.48	310.47	285.43	270.40	310.98	286.76	259.15	245.30	450.66	415.61	375.56	355.53
53	204.52	185.92	171.97	162.68	341.64	312.35	283.06	268.41	306.44	282.86	255.92	242.44	444.11	409.95	370.91	351.38
54	205.27	187.01	168.78	159.65	344.85	316.13	287.38	272.99	308.47	285.00	258.19	244.77	440.64	407.13	368.79	349.65
55	205.06	187.22	169.41	160.49	346.39	318.29	290.22	271.47	304.75	281.77	255.57	242.47	435.32	402.54	365.10	346.39
56	214.21	196.71	179.23	170.50	363.15	333.94	303.87	285.59	325.88	300.94	272.68	258.89	452.62	417.96	378.75	359.56
57	224.36	203.20	186.27	177.80	374.40	344.51	312.89	295.26	338.15	311.87	282.37	268.22	463.25	427.23	386.80	367.44
58	229.33	208.85	192.47	180.18	384.16	353.70	320.73	303.77	354.18	326.26	295.18	280.54	472.24	435.03	393.58	374.08
59	232.43	216.67	196.98	185.16	390.72	359.91	325.87	309.65	367.68	338.38	305.90	290.91	477.51	439.42	397.27	377.81
60	239.48	220.47	197.67	190.07	397.42	366.26	331.21	315.63	381.70	350.89	317.07	301.68	483.14	444.18	401.34	381.84
61	256.33	234.04	211.77	200.60	415.07	381.57	345.74	328.99	400.11	367.62	332.71	316.47	506.45	465.33	421.17	400.58
62	267.24	245.57	223.91	213.05	429.38	393.86	357.59	339.82	415.23	381.31	345.67	328.69	525.62	482.69	437.52	416.05
63	280.61	256.05	235.01	220.98	442.24	404.84	368.15	349.46	434.30	398.67	361.83	343.98	542.90	498.32	452.30	429.99
64	295.72	268.20	244.14	233.82	458.19	418.70	381.35	361.63	451.14	413.92	376.13	357.53	563.90	517.40	470.17	446.90
65	303.47	280.12	253.46	240.10	468.31	427.28	389.68	369.16	462.13	423.85	385.57	366.42	577.68	529.83	481.97	458.03
66	332.80	303.72	277.87	264.96	500.98	457.86	417.37	395.79	492.32	451.57	410.80	390.15	607.81	557.50	507.16	481.70
67	359.65	328.39	300.23	284.59	530.62	485.59	442.48	419.96	514.26	471.67	429.11	407.35	634.88	582.33	529.79	502.90
68	383.17	352.76	319.30	304.11	560.44	513.46	467.72	444.21	543.31	498.41	453.42	430.22	662.58	607.78	552.96	524.67
69	405.35	373.05	337.80	320.17	584.27	535.81	487.93	463.69	560.65	514.30	467.92	443.81	683.73	627.18	570.64	541.21
70	425.05	388.22	354.22	337.21	605.07	555.36	505.63	480.74	582.47	534.32	486.16	460.94	701.78	643.77	585.74	555.36
71	475.28	436.83	395.62	376.38	669.66	613.43	559.84	530.38	643.51	589.52	535.51	508.49	766.09	701.81	637.52	605.38
72	521.54	478.96	433.72	412.44	729.05	669.37	607.08	578.57	701.25	641.74	584.39	553.51	825.03	754.98	687.53	651.20
73	560.04	514.01	467.99	442.40	777.93	713.10	648.26	615.86	748.36	686.16	623.98	593.96	870.17	797.87	725.56	690.65
74	597.95	548.52	499.10	474.40	826.32	756.44	689.00	652.87	798.56	731.48	666.49	632.96	917.88	840.77	766.09	727.54
75	627.31	575.22	523.14	497.11	863.19	791.66	717.81	683.17	838.83	769.78	698.69	664.16	953.20	874.75	793.96	754.73
76	683.58	626.99	570.42	540.99	931.32	854.09	776.83	737.11	899.19	823.43	747.71	710.82	1,021.82	935.73	849.67	807.74
77	745.14	682.51	619.87	589.63	1,004.48	920.27	838.12	796.01	959.92	880.25	800.59	759.79	1,090.83	1,000.28	909.71	863.40
78	800.34	734.00	667.65	634.48	1,071.45	982.49	891.55	847.07	1,014.04	928.66	845.03	802.34	1,152.31	1,055.28	960.29	911.75
79	837.16	766.23	697.30	661.85	1,108.15	1,015.97	923.79	877.70	1,039.38	953.19	867.01	823.06	1,181.14	1,083.18	985.26	935.32
80	856.54	783.76	712.86	677.39	1,133.52	1,040.74	946.12	898.79	1,064.76	975.08	887.02	842.18	1,209.93	1,108.04	1,007.97	957.04
81	882.32	808.65	734.98	697.24	1,168.63	1,072.26	974.14	925.09	1,096.24	1,005.27	914.30	868.04	1,245.73	1,142.33	1,038.98	986.41
82	947.00	869.74	790.68	751.13	1,256.23	1,151.10	1,047.74	995.16	1,177.94	1,080.83	982.15	932.79	1,338.58	1,228.19	1,116.07	1,060.02
83	1,024.29	938.04	853.56	810.44	1,357.86	1,243.95	1,130.09	1,074.01	1,273.54	1,167.15	1,060.75	1,008.35	1,447.21	1,326.32	1,205.42	1,145.85
84	1,110.54	1,018.89	925.45	878.73	1,471.74	1,349.09	1,226.44	1,165.12	1,381.47	1,265.84	1,151.74	1,093.16	1,569.83	1,438.45	1,308.78	1,242.21
85	1,211.17	1,110.54	1,008.11	957.79	1,604.88	1,471.74	1,336.84	1,270.26	1,504.83	1,379.93	1,255.03	1,191.83	1,710.01	1,568.12	1,426.18	1,354.36
86	1,318.99	1,209.38	1,099.75	1,044.04	1,748.56	1,603.15	1,457.73	1,384.14	1,640.49	1,504.83	1,367.59	1,299.77	1,864.20	1,710.01	1,554.09	1,477.00
87	1,437.61	1,318.99	1,198.59	1,139.28	1,906.24	1,748.56	1,589.12	1,510.28	1,788.50	1,638.95	1,490.95	1,415.38	2,032.39	1,862.46	1,694.25	1,608.39
88	1,568.76	1,437.61	1,306.41	1,241.71	2,077.93	1,904.49	1,732.79	1,645.20	1,950.38	1,786.99	1,625.05	1,543.34	2,216.38	2,030.65	1,846.67	1,753.82
89	1,708.94	1,566.96	1,425.00	1,353.12	2,265.42	2,076.20	1,888.72	1,794.13	2,124.61	1,947.33	1,771.56	1,682.12	2,414.33	2,212.86	2,013.12	1,911.50
90	1,863.48	1,707.14	1,552.60	1,475.32	2,468.66	2,263.67	2,058.69	1,955.30	2,315.80	2,123.09	1,930.36	1,833.24	2,631.61	2,412.58	2,193.58	2,083.20
91	2,030.59	1,861.67	1,692.76	1,608.30	2,691.16	2,466.91	2,242.63	2,130.51	2,525.49	2,314.26	2,104.58	1,998.20	2,869.87	2,629.86	2,391.58	2,270.66
92	2,213.87	2,028.79	1,843.70	1,752.06	2,934.72	2,689.43	2,444.14	2,323.22	2,752.13	2,522.42	2,294.21	2,178.60	3,127.45	2,866.38	2,607.06	2,475.68
93	2,411.56	2,212.10	2,010.83	1,910.20	3,197.52	2,931.21	2,664.89	2,531.74	3,000.39	2,750.59	2,499.29	2,374.38	3,409.50	3,125.68	2,840.09	2,698.18
94	2,628.98	2,409.74	2,190.52	2,080.91	3,484.86	3,195.76	2,904.90	2,759.50	3,270.18	2,997.29	2,724.38	2,588.72	3,716.14	3,406.01	3,095.89	2,941.71

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay 10 Individual
Unlimited

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	267.89	244.24	220.60	212.73	440.44	406.57	372.69	347.31	409.17	373.55	343.92	326.13	584.47	533.65	491.26	465.88
25-29	261.87	240.05	218.24	210.97	437.91	406.64	367.57	351.93	405.11	372.24	339.42	322.99	578.69	531.75	484.85	461.40
30-34	264.16	243.83	216.76	209.97	444.18	400.51	364.06	349.49	407.75	372.12	341.51	321.13	582.49	531.56	487.89	458.74
35-39	263.43	238.35	219.52	206.98	438.29	404.57	364.09	350.60	405.93	372.87	339.82	320.96	579.86	532.69	485.46	458.49
40-44	259.70	236.62	213.53	201.99	434.29	397.05	359.84	341.25	399.53	369.17	334.42	317.07	570.76	527.36	477.73	452.90
45	251.17	229.33	207.48	196.56	416.76	381.54	352.18	334.59	386.24	353.39	320.49	308.17	551.74	504.77	457.83	440.24
46	246.40	224.97	203.54	192.82	408.86	380.04	345.48	328.25	382.94	350.69	318.44	302.30	547.04	500.98	454.92	431.88
47	242.42	221.36	200.27	189.72	402.26	373.91	339.93	322.93	375.28	343.97	312.73	297.08	543.87	498.55	453.21	430.57
48	238.44	217.72	196.98	191.80	395.67	367.77	334.34	317.66	372.96	342.21	311.48	296.08	540.54	495.97	451.39	429.10
49	232.88	212.63	197.46	187.32	391.85	359.18	326.55	310.23	362.70	333.06	299.78	284.98	533.35	489.83	440.85	419.10
50	228.12	213.24	193.41	183.48	383.83	351.84	319.87	303.88	358.89	326.26	297.25	282.77	527.78	479.78	437.14	415.81
51	229.03	209.52	190.03	185.16	387.61	356.19	319.55	303.82	356.19	327.69	295.66	281.41	523.80	481.91	434.79	413.83
52	228.92	209.83	190.75	181.22	389.61	358.85	323.00	307.60	357.30	329.00	297.16	282.98	517.81	476.79	430.64	410.12
53	227.75	209.15	190.56	181.27	389.73	359.76	324.81	309.80	351.67	324.06	293.05	279.30	509.65	469.66	424.72	404.74
54	228.09	209.83	191.59	182.47	392.30	362.86	328.58	313.83	353.57	326.10	295.23	281.47	505.11	465.87	421.72	402.12
55	227.35	209.52	191.69	178.31	397.78	364.22	330.68	311.53	352.27	322.06	291.85	278.45	503.22	460.06	416.96	397.78
56	240.43	218.57	201.09	187.99	419.18	384.44	348.72	329.93	378.33	345.84	314.01	299.10	525.41	480.30	436.11	415.44
57	249.76	228.58	207.44	198.96	434.15	398.66	361.36	343.15	394.05	360.13	327.58	311.60	539.74	493.31	448.73	426.88
58	257.99	237.51	212.93	204.75	447.26	411.18	372.44	354.84	414.05	378.38	344.67	327.52	552.06	504.49	459.61	436.70
59	263.95	240.30	220.60	208.80	456.55	420.11	380.31	363.38	431.11	393.92	359.36	341.14	559.90	511.60	466.71	443.01
60	269.89	247.09	224.26	212.88	465.86	429.10	388.23	371.89	448.74	410.00	374.47	355.11	568.03	519.00	474.04	449.51
61	286.05	260.03	237.75	226.62	483.57	444.69	403.37	385.13	467.92	427.77	390.13	370.09	592.32	541.47	493.85	468.45
62	299.72	274.46	249.17	238.35	497.59	456.94	415.44	395.52	483.44	442.20	402.77	382.14	611.97	559.75	509.85	483.73
63	315.68	287.63	263.07	249.04	510.02	467.73	426.13	404.64	503.63	460.83	419.30	397.89	629.49	576.05	524.09	497.36
64	330.08	302.59	275.08	261.33	526.20	482.01	439.95	416.77	521.22	477.19	433.70	411.64	651.56	596.48	542.11	514.56
65	340.15	313.48	283.46	270.12	535.73	490.20	448.20	423.70	532.24	487.42	442.60	420.19	665.31	609.26	553.25	525.23
66	371.58	342.50	310.20	294.03	566.29	518.09	473.26	447.51	559.43	512.33	465.21	441.67	690.64	632.49	574.34	545.24
67	400.32	369.04	334.64	319.00	593.81	543.25	495.83	468.95	577.58	528.95	480.31	455.99	713.06	653.02	592.98	562.95
68	431.83	395.34	358.84	340.59	621.82	568.83	518.83	490.82	604.11	553.22	502.34	476.92	736.68	674.67	612.61	581.60
69	455.29	417.12	378.93	358.36	643.54	588.66	536.61	507.74	617.83	565.78	513.77	487.76	753.43	689.99	626.53	594.82
70	476.07	436.39	396.73	376.89	662.25	605.70	551.86	522.25	636.78	583.17	529.55	502.72	767.23	702.62	638.02	605.70
71	532.98	489.03	442.31	420.33	730.79	670.75	610.73	579.41	701.55	644.55	585.36	554.67	835.18	767.32	696.85	660.33
72	582.74	534.84	486.93	463.00	796.29	730.56	662.31	629.45	764.95	700.50	636.02	605.95	899.94	824.10	748.25	712.88
73	626.52	575.37	521.69	496.10	847.86	777.41	706.96	672.94	816.93	750.04	681.11	647.67	949.90	872.14	791.98	753.11
74	669.60	615.25	558.42	531.22	901.35	826.25	751.13	713.57	872.02	798.48	727.01	690.24	1,002.31	917.79	835.64	793.38
75	703.05	643.88	584.69	556.29	940.01	863.55	784.83	744.37	914.28	839.08	761.90	724.32	1,038.96	953.51	865.80	823.06
76	767.32	701.69	638.32	606.61	1,017.12	931.11	847.22	804.22	980.22	898.84	817.47	775.83	1,113.88	1,021.42	928.95	881.64
77	833.70	764.58	695.46	660.92	1,095.70	1,005.40	913.07	867.93	1,047.26	960.59	872.13	828.78	1,190.08	1,091.57	991.05	941.79
78	895.73	821.09	746.45	709.11	1,168.08	1,071.55	973.07	925.80	1,105.92	1,014.04	922.15	875.38	1,256.72	1,152.31	1,047.93	994.74
79	935.64	858.82	780.02	740.65	1,210.72	1,109.67	1,008.63	958.11	1,134.59	1,040.74	945.21	899.12	1,289.32	1,182.66	1,074.11	1,021.72
80	959.18	878.93	798.69	759.50	1,237.42	1,134.59	1,031.76	980.35	1,160.68	1,063.96	967.24	918.87	1,318.96	1,209.06	1,099.12	1,044.17
81	986.55	905.68	823.02	781.70	1,275.25	1,169.38	1,063.55	1,008.92	1,195.83	1,096.66	997.49	947.94	1,358.90	1,246.21	1,133.53	1,077.20
82	1,062.01	972.17	884.13	840.98	1,370.83	1,256.46	1,142.07	1,085.74	1,285.96	1,179.29	1,071.13	1,018.54	1,461.31	1,340.10	1,217.18	1,157.43
83	1,146.47	1,051.24	956.00	907.48	1,480.10	1,357.17	1,234.24	1,172.81	1,389.61	1,273.94	1,158.25	1,099.65	1,579.10	1,447.64	1,316.20	1,249.63
84	1,243.51	1,139.28	1,036.85	984.75	1,606.41	1,473.26	1,338.39	1,271.82	1,506.78	1,382.08	1,255.93	1,192.79	1,712.24	1,570.57	1,427.16	1,355.45
85	1,354.92	1,243.51	1,130.29	1,072.79	1,751.52	1,604.72	1,459.61	1,386.20	1,643.49	1,505.28	1,368.57	1,300.99	1,867.60	1,710.57	1,555.20	1,478.39
86	1,477.12	1,354.92	1,230.95	1,169.84	1,908.58	1,749.83	1,591.05	1,510.82	1,790.72	1,642.00	1,491.77	1,418.16	2,034.92	1,865.89	1,695.18	1,611.53
87	1,610.11	1,477.12	1,342.35	1,275.87	2,080.99	1,906.88	1,734.46	1,647.40	1,951.45	1,789.23	1,626.98	1,545.85	2,217.57	2,033.21	1,848.82	1,756.64
88	1,755.65	1,610.11	1,462.75	1,389.07	2,267.06	2,079.27	1,889.82	1,795.91	2,127.23	1,949.97	1,772.69	1,684.07	2,417.30	2,215.86	2,014.43	1,913.71
89	1,913.80	1,753.87	1,593.93	1,514.86	2,471.93	2,265.39	2,060.52	1,956.39	2,319.52	2,125.73	1,931.93	1,835.77	2,635.82	2,415.60	2,195.38	2,086.12
90	2,086.30	1,912.00	1,737.68	1,651.44	2,693.85	2,470.22	2,244.89	2,133.92	2,528.35	2,316.50	2,106.20	2,001.04	2,873.11	2,632.42	2,393.40	2,273.91
91	2,273.19	2,084.50	1,894.03	1,800.59	2,936.27	2,692.16	2,448.03	2,325.13	2,755.18	2,525.34	2,295.49	2,181.29	3,130.88	2,869.71	2,608.51	2,478.77
92	2,478.04	2,271.38	2,064.73	1,962.31	3,200.87	2,934.55	2,668.25	2,535.11	3,003.06	2,752.17	2,502.82	2,378.13	3,412.56	3,127.48	2,844.10	2,702.38
93	2,700.87	2,476.24	2,251.62	2,138.40	3,489.37	3,199.18	2,907.25	2,762.15	3,273.47	3,000.05	2,728.15	2,591.42	3,719.83	3,409.17	3,100.16	2,944.81
94	2,945.25	2,699.08	2,452.89	2,330.69	3,803.48	3,485.98	3,170.15	3,011.39	3,567.91	3,270.46	2,973.01	2,824.30	4,054.45	3,716.44	3,378.42	3,209.41

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
24 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	30.24	28.08	25.92	23.77	49.91	45.35	40.83	38.56	47.62	42.88	39.70	38.10	68.04	61.25	56.69	54.42
25-29	35.76	33.38	31.01	28.62	60.08	55.08	50.07	47.56	56.08	50.84	47.34	43.82	80.13	72.61	67.60	62.60
30-34	48.37	45.35	42.35	39.31	82.57	73.02	66.68	63.49	75.57	71.12	64.47	60.03	107.96	101.61	92.09	85.71
35-39	64.38	57.22	53.64	50.07	101.39	93.91	86.38	82.63	97.29	89.38	81.52	76.26	138.95	127.68	116.42	108.91
40-44	75.50	67.55	63.59	59.62	125.19	112.68	104.34	95.98	116.84	108.10	96.41	93.46	166.90	154.40	137.72	133.53
45	78.80	74.65	66.36	62.20	130.62	121.92	108.85	104.50	125.00	112.81	103.64	97.55	178.51	161.11	148.05	139.33
46	83.64	75.27	66.91	62.73	131.72	122.94	109.77	105.37	126.03	116.79	104.50	101.43	180.02	166.84	149.27	144.88
47	83.97	75.58	67.19	67.19	132.27	123.43	110.22	105.82	127.75	115.60	106.48	100.39	185.16	167.54	154.30	145.50
48	84.66	76.19	71.97	67.73	137.80	124.46	111.11	106.68	128.80	119.64	107.35	101.22	186.69	173.36	155.59	146.68
49	85.70	81.41	72.85	68.55	139.47	125.98	116.99	108.00	131.56	119.35	110.15	104.04	193.47	175.48	161.97	152.98
50	90.71	82.07	73.44	69.12	140.61	127.01	117.94	108.85	132.61	123.37	111.01	104.88	195.05	181.43	163.29	154.20
51	91.09	82.40	73.73	69.40	141.17	132.06	118.39	113.84	136.25	123.88	114.57	108.37	200.35	182.15	168.49	159.38
52	91.80	83.05	78.70	74.33	146.88	133.12	119.35	114.75	142.52	129.83	117.20	114.01	206.55	188.20	169.83	165.23
53	92.52	88.12	79.32	74.91	148.05	134.18	124.90	115.67	146.85	134.08	121.30	114.90	212.83	194.32	175.81	166.56
54	97.31	88.46	79.63	75.19	153.26	139.33	125.41	120.77	152.84	139.82	126.83	120.30	218.30	199.71	181.14	171.85
55	98.08	89.16	80.24	75.78	154.47	140.41	126.38	121.70	157.26	144.18	131.06	124.50	224.66	205.97	187.22	177.88
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
36 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	41.04	36.72	34.55	32.39	63.49	58.99	54.42	49.91	60.33	55.57	49.23	47.62	86.18	79.38	70.32	68.04
25-29	47.69	45.31	40.54	38.16	75.10	70.09	62.60	60.08	71.86	64.87	59.60	56.08	102.64	92.63	85.14	80.13
30-34	66.52	60.47	54.42	51.40	104.77	95.26	85.71	82.57	97.79	88.91	80.03	77.80	139.70	127.01	114.30	111.11
35-39	85.85	78.70	71.54	67.94	131.45	120.17	108.91	105.16	123.57	113.06	102.55	97.29	176.50	161.48	146.46	138.95
40-44	99.36	91.40	83.45	79.48	158.57	146.05	133.53	125.19	146.05	134.35	122.68	116.84	208.65	191.95	175.25	166.90
45	107.83	99.52	87.09	82.93	169.82	152.39	139.33	134.99	158.50	143.27	131.08	125.00	226.42	204.65	187.22	178.51
46	108.71	100.36	91.99	87.80	171.23	153.67	140.50	136.11	159.82	147.53	135.22	126.03	228.30	210.74	193.18	180.02
47	109.17	100.77	92.37	88.17	171.95	158.71	141.08	136.66	161.23	149.06	133.87	127.75	233.65	216.01	193.99	185.16
48	110.07	101.61	93.13	88.91	173.36	160.02	142.25	137.80	165.61	150.29	138.00	131.87	240.04	217.79	200.02	191.14
49	115.70	102.84	94.26	89.99	175.48	161.97	148.47	139.47	168.29	152.98	140.71	131.56	247.46	224.97	206.97	193.47
50	116.63	108.00	95.04	90.71	176.89	163.29	149.69	140.61	172.69	157.29	141.86	135.72	254.00	231.32	208.65	199.56
51	117.09	108.42	99.76	95.42	182.15	168.49	150.27	145.73	176.53	161.04	145.54	139.35	259.56	236.81	214.04	204.93
52	122.41	109.29	100.55	96.17	188.20	174.43	156.05	146.88	183.69	167.88	152.04	145.70	266.22	243.27	220.31	211.14
53	123.37	114.56	105.74	96.93	194.32	180.43	161.92	152.67	185.15	172.37	156.43	146.85	268.34	249.84	226.70	212.83
54	128.27	115.01	106.16	101.74	199.71	181.14	167.21	157.91	191.85	175.57	162.56	152.84	274.01	250.80	232.22	218.30
55	129.28	120.37	107.00	102.54	205.97	187.22	173.18	163.84	196.59	180.23	163.84	157.26	280.85	257.45	234.04	224.66
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
48 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	43.20	41.04	36.72	34.55	70.32	65.76	58.99	56.69	66.68	61.93	55.57	53.99	95.26	88.44	79.38	77.11
25-29	52.47	47.69	42.91	40.54	85.14	77.61	70.09	67.60	80.61	73.60	66.59	63.08	115.16	105.16	95.15	90.13
30-34	72.58	66.52	60.47	57.46	114.30	104.77	95.26	92.09	108.94	100.03	91.15	86.69	155.59	142.87	130.18	123.81
35-39	89.42	82.26	75.10	71.54	146.46	135.21	123.94	116.42	139.35	126.20	115.67	110.41	199.06	180.26	165.23	157.75
40-44	107.30	99.36	91.40	87.43	175.25	162.76	146.05	137.72	166.52	151.89	137.32	131.46	237.85	216.98	196.14	187.79
45	116.11	107.83	95.38	91.23	187.22	169.82	156.75	148.05	176.78	161.56	146.31	140.20	252.55	230.78	209.00	200.29
46	117.07	108.71	96.17	91.99	188.80	175.62	158.06	149.27	181.35	165.96	150.63	144.47	259.05	237.08	215.14	206.37
47	117.56	109.17	100.77	92.37	193.99	176.35	163.11	154.30	182.51	167.34	152.13	146.04	264.52	242.47	220.45	211.61
48	118.54	110.07	101.61	97.36	195.58	182.24	164.45	155.59	187.08	171.75	156.43	150.29	271.14	248.93	226.70	217.79
49	124.28	111.41	102.84	98.56	202.48	184.47	166.48	157.49	192.74	174.41	159.11	152.98	283.46	256.47	233.97	224.97
50	125.27	112.31	103.67	99.36	204.12	190.49	172.36	163.29	197.40	182.00	163.46	157.29	290.29	267.61	240.40	231.32
51	130.11	117.09	108.42	99.76	209.47	191.26	173.05	168.49	201.28	182.73	167.24	157.91	296.01	268.66	245.91	232.23
52	131.15	122.41	109.29	104.91	215.74	197.38	179.01	169.83	205.86	190.03	171.02	164.69	298.36	275.40	247.86	238.68
53	136.60	127.78	114.56	110.16	222.07	203.55	185.06	175.81	210.70	194.69	175.58	165.98	305.35	282.23	254.46	240.57
54	141.55	128.27	119.44	110.58	227.58	209.00	190.43	176.48	217.85	198.33	182.07	172.35	311.18	283.32	260.10	246.14
55	147.12	133.74	120.37	115.91	229.36	210.64	191.92	182.55	222.82	203.14	183.48	176.95	318.29	290.22	262.13	252.77
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
60 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	51.84	47.51	43.20	41.04	81.65	74.84	68.04	65.76	77.80	71.45	65.11	61.93	111.11	102.04	92.98	88.44
25-29	59.62	54.83	50.07	47.69	97.64	90.13	80.13	77.61	91.12	84.13	77.11	71.86	130.19	120.17	110.17	102.64
30-34	81.65	75.59	69.54	66.52	133.36	120.67	111.11	104.77	124.46	115.57	104.47	100.03	177.80	165.10	149.21	142.87
35-39	103.72	96.57	85.85	82.26	169.01	153.98	138.95	135.21	160.38	147.23	131.45	126.20	229.08	210.32	187.79	180.26
40-44	127.16	115.26	103.32	99.36	200.29	183.61	166.90	158.57	189.88	175.25	157.75	151.89	271.24	250.37	225.33	216.98
45	132.69	120.27	111.95	103.67	213.36	195.95	178.51	169.82	201.15	185.96	167.65	161.56	287.38	265.61	239.48	230.78
46	133.80	125.43	112.90	108.71	215.14	197.59	180.02	171.23	205.95	190.55	172.11	162.90	294.17	272.22	245.88	232.70
47	134.35	125.95	113.36	109.17	216.01	198.40	180.75	171.95	206.88	188.61	173.42	164.25	299.79	273.34	251.30	238.07
48	139.70	127.01	114.30	110.07	217.79	200.02	182.24	173.36	211.63	193.21	174.84	165.61	306.69	280.03	253.36	240.04
49	141.41	128.55	115.70	111.41	220.47	202.48	184.47	175.48	211.12	195.85	177.47	168.29	310.47	287.97	260.95	247.46
50	142.55	129.59	116.63	112.31	222.24	204.12	185.97	176.89	215.89	197.40	178.89	169.64	317.49	290.29	263.07	249.47
51	147.45	134.45	121.43	117.09	232.23	214.04	191.26	182.15	219.85	201.28	182.73	173.38	323.32	296.01	268.66	255.01
52	148.63	139.88	126.76	118.03	238.68	220.31	201.98	188.20	228.02	209.05	190.03	180.54	330.48	302.95	275.40	261.63
53	154.20	140.99	127.78	123.37	249.84	226.70	208.19	198.93	233.03	213.86	194.69	185.15	337.73	309.96	282.23	268.34
54	159.24	145.96	132.69	123.86	255.43	236.89	213.65	204.35	240.58	221.09	201.58	191.85	343.70	315.83	287.97	274.01
55	164.95	151.57	133.74	129.28	266.80	243.41	219.99	210.64	245.78	226.11	203.14	193.33	351.07	322.99	290.22	276.17
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
72 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	54.00	49.67	45.35	43.20	88.44	81.65	74.84	70.32	82.57	76.19	68.28	65.11	117.94	108.85	97.51	92.98
25-29	64.38	59.62	54.83	50.07	105.16	97.64	87.63	85.14	98.15	89.39	80.61	77.11	140.20	127.68	115.16	110.17
30-34	87.70	81.65	72.58	69.54	146.05	133.36	120.67	114.30	133.36	122.26	111.11	104.47	190.49	174.63	158.76	149.21
35-39	110.88	103.72	93.00	89.42	184.02	169.01	153.98	146.46	170.88	155.12	141.97	134.08	244.10	221.58	202.80	191.54
40-44	135.12	123.20	111.28	107.30	221.17	200.29	183.61	175.25	201.58	186.95	169.42	160.66	287.93	267.05	242.02	229.50
45	140.99	128.55	120.27	111.95	235.14	213.36	195.95	182.88	216.43	198.13	179.84	170.67	309.15	283.04	256.90	243.83
46	142.17	133.80	121.26	112.90	237.08	215.14	197.59	184.40	218.24	202.84	184.40	175.21	311.73	289.79	263.43	250.27
47	146.96	134.35	121.76	113.36	238.07	216.01	198.40	189.55	219.00	200.78	182.51	173.42	317.42	290.98	264.52	251.30
48	148.17	135.48	122.75	118.54	240.04	217.79	200.02	191.14	223.91	205.47	187.08	177.89	324.48	297.81	271.14	257.82
49	149.98	137.13	124.28	119.99	242.97	220.47	202.48	193.47	223.35	204.99	186.60	177.47	328.45	301.45	274.46	260.95
50	151.19	138.24	125.27	120.95	244.91	222.24	204.12	195.05	228.25	209.73	191.25	182.00	335.64	308.42	281.21	267.61
51	156.13	143.11	130.11	121.43	255.01	232.23	209.47	200.35	232.23	213.70	195.07	182.73	341.52	314.22	286.89	268.66
52	157.38	144.27	131.15	126.76	261.63	238.68	220.31	206.55	240.69	221.71	199.52	190.03	348.84	321.30	289.18	275.40
53	163.03	149.81	136.60	127.78	272.95	249.84	226.70	217.44	245.81	223.50	204.31	194.69	356.23	323.85	296.08	282.23
54	168.09	154.82	137.13	132.69	283.32	255.43	232.22	222.92	253.59	230.86	211.37	201.58	362.28	329.76	301.89	287.97
55	169.41	156.03	142.66	133.74	290.22	266.80	243.41	229.36	258.87	235.91	216.26	203.14	369.77	337.02	308.94	290.22
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
96 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	60.47	56.15	49.67	47.51	99.78	90.71	81.65	79.38	92.09	84.14	76.19	73.02	131.53	120.19	108.85	104.34
25-29	71.54	66.78	59.62	57.22	117.67	107.67	97.64	92.63	108.67	99.90	91.12	85.89	155.23	142.70	130.19	122.68
30-34	96.77	90.71	81.65	78.61	161.92	146.05	133.36	127.01	148.92	135.59	124.46	117.82	212.72	193.68	177.80	168.29
35-39	125.19	114.46	103.72	100.16	202.80	187.79	169.01	161.48	189.27	173.50	157.75	149.85	270.40	247.86	225.33	214.06
40-44	147.04	135.12	123.20	119.21	242.02	225.33	204.47	191.95	224.93	207.41	186.95	178.20	321.30	296.28	267.05	254.56
45	157.58	145.13	132.69	124.41	261.25	239.48	217.72	204.65	240.81	219.46	198.13	188.99	343.98	313.50	283.04	269.97
46	158.90	146.34	133.80	125.43	263.43	241.49	219.52	206.37	242.82	224.38	202.84	193.63	346.84	320.49	289.79	276.60
47	159.55	146.96	134.35	125.95	264.52	242.47	220.45	207.20	243.36	222.07	203.81	191.65	352.70	321.83	295.37	277.73
48	165.10	148.17	135.48	131.22	266.71	244.48	222.24	208.92	248.42	226.93	205.47	196.29	360.04	328.94	297.81	284.47
49	167.12	149.98	137.13	132.84	269.97	247.46	224.97	211.48	250.89	229.46	208.04	198.87	368.95	337.46	305.95	292.46
50	168.48	155.51	138.24	133.91	272.14	249.47	226.78	213.19	252.94	231.32	212.84	200.48	371.92	340.18	312.96	294.83
51	173.48	156.13	143.11	134.45	282.34	259.56	232.23	223.13	257.01	235.31	213.70	204.35	377.97	346.10	314.22	300.54
52	174.85	161.75	148.63	139.88	289.18	266.22	243.27	229.50	266.06	243.89	221.71	212.20	385.57	353.44	321.30	307.55
53	180.64	167.43	149.81	145.40	300.72	277.58	249.84	240.57	271.33	248.97	226.64	213.86	393.25	360.86	328.46	309.96
54	185.77	168.09	154.82	145.96	311.18	287.97	260.10	246.14	279.60	256.87	234.09	221.09	399.42	366.91	334.41	315.83
55	191.69	173.87	156.03	151.57	322.99	294.90	266.80	257.45	285.09	262.13	239.20	226.11	407.24	374.47	341.70	322.99
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
120 x Monthly Maximum

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	64.80	58.32	54.00	51.84	106.60	97.51	88.44	83.92	98.42	90.50	80.97	77.80	140.61	129.27	115.67	111.11
25-29	76.30	71.54	64.38	61.99	125.19	115.16	105.16	100.16	115.67	106.92	96.39	92.90	165.23	152.72	137.72	132.69
30-34	105.83	96.77	87.70	81.65	171.45	158.76	142.87	136.52	157.80	144.48	131.15	124.46	225.42	206.38	187.32	177.80
35-39	132.33	121.61	110.88	107.30	217.83	199.06	180.26	172.76	202.44	184.02	168.23	160.38	289.18	262.89	240.35	229.08
40-44	158.97	147.04	131.15	127.16	262.89	237.85	216.98	208.65	239.50	222.00	201.58	189.88	342.18	317.13	287.93	271.24
45	170.03	153.45	140.99	132.69	278.67	252.55	230.78	217.72	256.03	234.71	213.36	204.24	365.77	335.28	304.81	291.73
46	171.44	154.71	142.17	133.80	281.00	254.66	232.70	223.92	261.25	239.74	218.24	205.95	373.22	342.47	311.73	294.17
47	172.15	159.55	142.77	134.35	282.16	260.12	233.65	224.85	261.62	240.31	215.98	206.88	379.15	348.30	313.02	299.79
48	173.57	160.86	143.92	139.70	284.47	262.26	235.58	226.70	263.78	242.31	220.80	208.57	382.27	351.16	320.04	302.25
49	175.70	162.84	145.70	141.41	287.97	265.48	238.47	229.46	266.20	244.77	223.35	211.12	391.45	359.95	328.45	310.47
50	181.43	164.15	151.19	142.55	290.29	267.61	240.40	231.32	271.42	249.82	225.15	215.89	399.14	367.41	331.11	317.49
51	182.15	169.14	151.78	147.45	300.54	273.24	250.46	236.81	275.61	253.93	229.17	219.85	405.28	373.42	336.98	323.32
52	187.99	174.85	157.38	148.63	312.11	284.58	261.63	247.86	285.07	262.86	237.55	224.86	413.11	380.97	344.26	325.88
53	193.86	176.25	163.03	154.20	323.85	296.08	268.34	254.46	290.50	268.14	242.60	229.84	421.00	388.62	351.60	333.11
54	199.06	181.35	163.66	154.82	334.41	306.55	278.67	264.73	299.11	276.37	250.37	237.35	427.29	394.79	357.63	339.05
55	205.06	187.22	169.41	160.49	346.39	318.29	290.22	271.47	304.75	281.77	255.57	242.47	435.32	402.54	365.10	346.39
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company
11% Increase to Year 2 of Phase-in
Annual Premiums in Year 3 of 3-Year Phase-In

Form: **7044 Rev et al**

Annual Premiums per $100 Monthly Benefit

Pay to 65 Individual
Unlimited

	No BIO				5% Equal BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	73.44	66.96	60.47	58.32	120.73	111.44	102.18	95.19	112.15	102.41	94.26	89.39	160.23	146.30	134.68	127.72
25-29	85.85	78.70	71.54	69.14	143.55	133.28	120.49	115.36	132.79	122.01	111.24	105.87	189.68	174.30	158.92	151.24
30-34	117.94	108.85	96.77	93.73	198.31	178.81	162.53	156.03	182.02	166.14	152.46	143.37	260.03	237.31	217.79	204.81
35-39	150.23	135.92	125.19	118.03	249.95	230.70	207.61	199.93	231.49	212.63	193.79	183.02	330.67	303.77	276.85	261.46
40-44	178.83	162.95	147.04	139.08	299.05	273.40	247.81	234.99	275.12	254.21	230.30	218.33	393.05	363.15	328.96	311.88
45	190.75	174.17	157.58	149.29	316.54	289.79	267.47	254.10	293.36	268.39	243.42	234.05	419.04	383.37	347.72	334.35
46	192.35	175.62	158.90	150.53	319.16	296.68	269.71	256.23	298.95	273.77	248.60	235.99	427.05	391.09	355.13	337.15
47	193.14	176.35	159.55	151.16	320.48	297.90	270.82	257.30	298.99	274.06	249.16	236.69	433.31	397.20	361.09	343.03
48	194.74	177.80	160.86	156.63	323.13	300.35	273.06	259.42	304.58	279.48	254.37	241.80	441.45	405.05	368.64	350.44
49	197.11	179.96	167.12	158.56	331.67	304.03	276.38	262.58	306.98	281.92	253.73	241.21	451.44	414.58	373.15	354.72
50	198.71	185.75	168.48	159.83	334.34	306.48	278.61	264.71	312.62	284.19	258.92	246.31	459.75	417.94	380.80	362.22
51	203.84	186.49	169.14	164.81	345.00	317.04	284.43	270.41	317.04	291.66	263.18	250.46	466.24	428.92	387.00	368.34
52	209.83	192.35	174.85	166.12	357.15	328.95	296.08	281.97	327.52	301.58	272.38	259.41	474.66	437.07	394.75	375.95
53	215.89	198.28	180.64	171.84	369.45	341.01	307.89	293.66	333.36	307.20	277.80	264.76	483.13	445.23	402.64	383.67
54	221.17	203.46	185.77	176.95	380.41	351.89	318.61	304.32	342.86	316.23	286.27	272.97	489.79	451.76	408.92	389.90
55	227.35	209.52	191.69	178.31	397.78	364.22	330.68	311.53	352.27	322.06	291.85	278.45	503.22	460.06	416.96	397.78
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Appendix B

Genworth Life Insurance Company

Form: 7044 Rev et al

Nonforfeiture

Age	Factor
18-24	30%
25-29	30%
30-34	30%
35-39	30%
40-44	30%
45	30%
46	30%
47	30%
48	30%
49	30%
50	30%
51	30%
52	30%
53	30%
54	30%
55	30%
56	30%
57	30%
58	30%
59	30%
60	30%
61	30%
62	30%
63	30%
64	30%
65	30%
66	29%
67	28%
68	27%
69	26%
70	25%
71	24%
72	23%
73	22%
74	21%
75	20%
76	19%
77	18%
78	17%
79	16%
80	15%
81	15%
82	15%
83	15%
84	15%
85	15%
86	15%
87	15%
88	15%
89	15%
90	15%
91	15%
92	15%
93	15%
94	15%

Apply nonforfeiture factors, above, to base rates for calculation of nonforfeiture rider rates.

State:	Pennsylvania	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2016 IFA_Choice 2 & 2.1_AARP		
Project Name/Number:	2016 IFA_Choice 2 & 2.1_AARP/2016 IFA_Choice 2 & 2.1_AARP		

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA 2016 Choice 2 & 2.1 Cover Letter 20160819.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Certification (A&H)
Comments:	Included in the Actuarial Memorandum.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	N/A on this filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	N/A - No third party Filer.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	N/A on this filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Rate Table (A&H)
Comments:	Rate Tables are included under the Rate/Rule Schedule Tab as required.
Attachment(s):	
Item Status:	
Status Date:	

State: Pennsylvania **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2016 IFA_Choice 2 & 2.1_AARP
Project Name/Number: 2016 IFA_Choice 2 & 2.1_AARP/2016 IFA_Choice 2 & 2.1_AARP

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	N/A on this filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Any applicable reserve caluculations are included in the actuarial memorandum and/or supplements.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	N/A on this filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum (Public)
Comments:	
Attachment(s):	PA 2016 Choice 2 & 2.1 Public Actuarial Memorandum 20160819.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Filing Status Exhibit
Comments:	
Attachment(s):	Choice 2 & 2.1 Status of AARP Filings Exhibit 20160819.pdf
Item Status:	
Status Date:	

August 19, 2016

Pennsylvania Department of Insurance

RE: Genworth Life Insurance Company (GLIC)
Company NAIC No: 70025
SERFF Tracking No: GEFA-130690957
Policy Forms: 7044 et al, 7044 Rev et al

The referenced filing is a Long Term Care (LTC) rate schedule change request submitted for your review.

These existing policy forms provide benefits for institutional confinement and home care. These forms, also referred to as Choice 2 and 2.1, were issued in Pennsylvania between October 2007 and March 2012. These forms are no longer being marketed in any state.

On March 7, 2014, Pennsylvania approved a 12.8% premium rate increase on the above-referenced policy forms (filing no. GEFA-129136840). On April 14, 2016, GLIC submitted a 48.1% premium rate increase on the above-referenced policy forms (filing no. GEFA-130531643) that excluded policies sold through AARP. AARP policies sold in Pennsylvania are subject to contractual agreements with AARP governing rate increases. As a result, AARP policies are being filed separately from non-AARP policies. This filing applies only to AARP policies.

In this filing, GLIC requests a premium rate increase of 53.2% on the above-mentioned policy forms in accordance with the requirements of Section 20 of the Long Term Care Insurance Model Regulation. Due to the AARP contractual agreements, this increase will be implemented over three years (15% in 2017, 20% in 2018, and 11% in 2019). The phased-in increases are actuarially equivalent to the one-time increase of 48.1% requested in the non-AARP filing. In determining the need for a premium rate increase, GLIC considered the following.

a) Without this requested rate increase, additional future earned premiums driven by lower than originally expected Active Lives terminations are inadequate to offset additional future incurred claims that are also a function of lower than expected Active Lives terminations.
b) Both claim continuance and claim utilization have been and are projected to be higher than previously expected.
c) The Moderately Adverse Experience (MAE) included in the prior filing has been exceeded.
d) Delays in filing or approving warranted premium rate increases will require higher percentage increases to fewer policyholders in the future in order to obtain the same Lifetime Loss Ratio.

While we strongly encourage policyholders to maintain coverage, we believe it is important to provide a comprehensive set of options.

GLIC will offer insureds affected by the premium increase several options to change their benefits in order to maintain a premium rate level reasonably similar to what they were paying prior to the rate increase. The benefit and rate combinations are consistent with the rate tables approved by the Department.

Additionally, GLIC will make an optional limited benefit available to those policyholders who wish to elect a limited paid-up Long Term Care insurance benefit. This option provides a paid-up policy with benefits equal to the total of premium paid, less any claims paid.

The following electronic items are included in this submission:

- This Cover Letter;
- Confidential Actuarial Memorandum;
- Public Actuarial Memorandum
- Status of Filings Exhibit; and
- Current and Proposed Rate Schedules.

In the submitted actuarial memorandum, you will find a detailed rate increase justification, and additional state specific information such as the average policyholder issue age and attained age.

Any applicable fees will be submitted as an EFT payment via SERFF.

The contact person for this filing is:

Vanesa Barbera, ASA, MAAA
Assistant Vice President & Actuary
Genworth Life Insurance Company
60 Hickory Drive, 6th Floor
Waltham, MA 02451
Phone: 781-966-3373
Vanesa.barbera@genworth.com

Thank you for your assistance in reviewing this filing.

Respectfully,

Jamala S. Murray, FSA, MAAA
Vice President & Actuary, LTC Inforce Actuarial
Genworth Life Insurance Company

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Actuarial Memorandum
AARP Policies Only
August 2016

Public

Policy Forms 7044 et al, 7044 Rev et al

These forms were issued in Pennsylvania between October 2007 and March 2012 and are no longer being marketed in any state. Forms 7042 and 7044 are also referred to by Genworth Life Insurance Company ("GLIC") as "Choice 2"; forms 7042 Rev and 7044 Rev are also referred to by GLIC as "Choice 2.1". The Choice 2.1 policy forms adjusted the Choice 2 forms to make benefits and features as consistent as possible across all states and to update new business rates. Forms 7042 and 7042 Rev were marketed by the name "Classic Select" and the 7044 and 7044 Rev forms were marketed under the name "Privileged Choice". Privileged Choice policies have many features built into the base policy that were only available as riders for Classic Select policies.

For all the policies issued in Pennsylvania to which the current rate increase filing applies, the following table shows the exposed lives by policies issued and exposed lives by policies in-force, by policy form number as of December 31, 2014.

As of 12/31/2014	7044	7044 Rev	Total
Policy Lives Inforce	584	359	943
Policy Lives Issued	685	396	1081

1. Purpose of Filing and Justification of Requested Premium Rate Increase

On March 7, 2014, Pennsylvania approved a 12.8% premium rate increase on the above-referenced policy forms (filing no. GEFA-129136840). On April 14, 2016, GLIC submitted a 48.1% premium rate increase on the above-referenced policy forms (filing no. GEFA-130531643) that excluded policies sold through AARP. AARP policies sold in Pennsylvania are subject to contractual agreements with AARP governing rate increases. As a result, AARP policies are being filed separately from non-AARP policies. This filing applies only to AARP policies.

In this filing, GLIC requests a premium rate increase of 53.2% on the above-mentioned policy forms in accordance with the requirements of Section 20 of the Long Term Care Insurance Model Regulation. Due to the AARP contractual agreements, this increase will be implemented over three years (15% in 2017, 20% in 2018, and 11% in 2019). The phased-in increases are actuarially equivalent to the one-time increase of 48.1% requested in the non-AARP filing. This new filing is based on emerging experience and updated assumptions, which were revised following comprehensive Long Term Care assumption reviews in 2014 and 2015.

This actuarial memorandum may not be suitable for other purposes.

In determining the need for a premium rate increase, GLIC considered the following.

a) Without this requested rate increase, additional future earned premiums driven by lower than originally expected Active Lives terminations are inadequate to offset additional future incurred claims that are also a function of lower than expected Active Lives terminations.
b) Both claim continuance and claim utilization have been and are projected to be higher than previously expected.
c) The Moderately Adverse Experience ("MAE") included in the prior filing has been exceeded.
d) Delays in filing or approving warranted premium rate increases will require higher percentage increases to fewer policyholders in the future in order to obtain the same Lifetime Loss Ratio.

This filing has been informed by Genworth's actual nationwide experience on older blocks of business. Our objective is to avoid the consequences of reacting too slowly to emerging trends. Rate changes made today to this relatively young block are intended to avoid more severe rate changes in the future.

Sections 1a, 1b, and 1c are redacted pursuant to Section 2, below.

d) Delays in filing or approving warranted premium rate increases will require higher percentage increases to fewer policyholders in the future in order to obtain the same Lifetime Loss Ratio.

If experience emerges as currently expected, timely implementation of the requested 3-year phased-in premium rate increase should prevent the need for future premium rate increases. However, if rate increases are delayed, due to late filings or approvals, less future premium capacity remains in these blocks to absorb the rate increase. As a result, a higher percentage future premium rate increase must be applied to fewer policyholders in order to obtain the same Lifetime Loss Ratio.

The calculations below assume a delay in premium rate increases but no other change. Note that, if the requested 3-year phased-in premium rate increase is delayed six years, the increase necessary to achieve the same Lifetime Loss Ratio roughly doubles.

Impact of Rate Increase Delay	
Years Delayed	**Required Increase**
None	48%
1	54%
2	60%
3	68%
4	76%
5	87%
6	99%

It is our intent to learn from the past, act early, and seek to avoid significant premium rate increases when the average policyholder's attained age is higher.

2. Confidentiality

Pursuant to 65 P.S. § 67.708(b)(11), Genworth Life Insurance Company ("GLIC") respectfully requests that Section 1a, 1b, and 1c of the Actuarial Memorandum (entitled, "Purpose of Filing and Justification of Requested Premium Rate Increase"), Section 8 of this Actuarial Memorandum (entitled, "Actuarial Assumptions"), Section 20 of this Actuarial Memorandum (entitled, "Nationwide Distribution of Business as of December 31, 2014 (Based on Exposed Lives)"), Exhibit I of this Actuarial Memorandum (entitled, "Choice 2 and Choice 2.1 Policy Forms – Nationwide Experience Projection with Pennsylvania Approved Rate Increase with MAE"), Exhibit II of this Actuarial Memorandum (entitled, "Choice 2 and Choice 2.1 Policy Forms – Nationwide Experience Projection With 15%/20%/11%** Rate Increases* with MAE"), and Exhibit III of this Actuarial Memorandum (entitled, "Rate Stabilization 58/85 Test"), be treated as confidential and not subject to disclosure (the materials sought to be maintained as confidential are referred to herein as the "GLIC Confidential Materials"). The GLIC Confidential Materials are being filed in connection with GLIC's request for a rate increase on certain long term care insurance products. However, these materials contain GLIC's confidential trade secrets, and/or other confidential proprietary information, including but not limited to actuarial formulas, statistics and/or assumptions, which are not generally known to, or ascertainable by proper means by, persons or entities other than GLIC who could obtain economic value from its disclosure or use.

65 P.S. § 67.101(a) sets forth Pennsylvania's general rule that a public record should generally be available for inspection by members of the public. However, under 65 P.S. § 67.708(b)(11), "trade secrets" and "confidential proprietary information" are explicitly excluded from the list of records that are subject to public disclosure. Specifically, § 67.708(b)(11) states as follows:

> (b) Exceptions: Except as provided in subsections (c) and (d) [neither of which apply here], the following are exempt from access by a requester under this act:
>
> (11) A record that constitutes or reveals a trade secret or confidential proprietary information.

(Emphasis added). In turn, 65 P.S. § 67.102 (the "Definitions" section of Pennsylvania's Right to Know Law) defines the term "trade secret," in pertinent part, as follows:

> Information, including a formula, drawing, pattern, compilation, including a customer list, program, device, method, technique or process that:
>
> (1) derives independent economic value, actual or potential, from not being generally known to and not being readily ascertainable by proper means by other persons who can obtain economic value from its disclosure or use; and
>
> (2) is the subject of efforts that are reasonable under the circumstances to maintain its secrecy.

Section 67.102 defines the term "confidential proprietary information" as follows:

> Commercial or financial information received by an agency: (1) which is privileged or confidential; and (2) the disclosure of which would cause substantial harm to the competitive position of the person that submitted the information.

The GLIC Confidential Materials fall squarely within the disclosure exemptions for "trade secrets" and "confidential proprietary information" embodied within § 67.708(b)(11). In *Christopher M's Hand Poured Fudge, Inc. v. Hennon*, 699 A.2d 1272 (Pa. Superior Ct. 1997), Pennsylvania's Superior Court set forth six factors that courts can consider in determining whether information qualifies as a trade secret, including:

> (1) the extent to which the information is known outside the owner's business; (2) the extent to which it is known by employees and others involved in the owner's business; (3) the extent of measures taken by the owner to guard the secrecy of the information; (4) the value of the information to the owner and to his competitors; (5) the amount of effort or money expended by the owner in developing the information; and (6) the ease or difficulty with which the information could be properly acquired or duplicated by others.

Id. at 1275. Each of these factors, along with the "substantial harm" element of the "confidential proprietary information" definition weighs heavily in favor of maintaining the confidentiality of the GLIC Confidential Materials. GLIC and its predecessors have been providing long term care insurance coverage to policyholders for more than 35 years. GLIC's lengthy experience in the long term care insurance business has placed it in a unique position in the long term care marketplace, in that no other long term care carrier has as much experience in that line of business as GLIC and its predecessors. Because GLIC has been marketing long term care products longer than its competitors, it has been able to accumulate experience related data that its competitors have not been able to gather. This data is held and maintained as confidential by GLIC and, among other things, is used to price GLIC's long term care products. If disclosed, the GLIC Confidential Materials would permit GLIC's competitors to exploit GLIC's confidential proprietary information for their own benefit, and to GLIC's competitive and economic disadvantage. Simply put, GLIC's hard-earned information should be kept confidential so that others cannot gain from GLIC's experience in order to more effectively compete with GLIC in the long term care insurance marketplace. The GLIC Confidential Materials include, among other things, compilations of information regarding GLIC's assumptions in pricing certain long term care products, GLIC's proprietary persistency and incurred claims statistics, and GLIC's policy demographics. None of this information is available to GLIC's competitors or to the public generally, and it is plainly protectable under the statutes discussed above. *See Giurintano v. Dep't of General Services*, 20 A.3d 613, 615-17 and n.5 (Pa. Cmwlth. 2011) (holding that the identities of interpreters hired by state contractor were excluded from public disclosure under 65 P.S. §67.708(b)(11) because the contractor (a) kept their identities confidential "to protect its investment," (b) the interpreters were "business assets," and (c) disclosing the identities "would cause substantial harm to the [contractor's] competitive position in the industry"). For these reasons, GLIC respectfully submits that the GLIC Confidential Materials are exempt from disclosure pursuant to 65 P.S. §67.708(b)(11), and requests that they be treated as confidential by the Pennsylvania Insurance Department.

This submission redacts the GLIC Confidential Materials identified above. A complete, confidential, unredacted version of GLIC's Actuarial Memorandum has been filed separately.

3. Description of Benefits

These are federally tax-qualified, individually underwritten policies that provide comprehensive long-term care coverage. They cover the reimbursement of expenses incurred by the insured(s) subject to the amount of coverage purchased. Premium payments are waived after the elimination period has been satisfied.

The Privileged Choice (7044 and 7044 Rev) policy forms pay benefits on a monthly basis and include a 10-year survivorship benefit. The 10-year survivorship benefit waives future premium payments upon the death of one spouse if both spouses are insured and have met certain requirements. It also includes a waiver of elimination period for home health care benefits, and home health care service days are applied to the facility elimination period. The optional non-forfeiture benefit, restoration of benefit, 7-year survivorship benefit and return of premium riders were available for purchase for an additional premium.

The Classic Select (7042 and 7042 Rev) policy forms are comprehensive products with benefits payable on a daily basis. Riders include 7-year and 10-year survivorship, waiver of elimination period for home health care benefits, monthly maximum benefit (as opposed to daily), restoration of benefits, and non-forfeiture benefits.

These policy forms can cover an individual or a couple (joint policy). The joint policy operates as two individual policies, except that the two insureds draw from one shared policy benefit pool.

These forms require an insured to meet benefit eligibility requirements that are triggered by Activities of Daily Living ("ADL") deficiencies or cognitive impairment. The daily or monthly benefit, benefit period, and elimination period are selected at issue.

In addition, a simple benefit increase or compound benefit increase option can be selected at issue. The simple Benefit Increase Option (BIO) increases the original daily maximum by 5% each year starting with the second policy year and continuing for the life of the policy, unless terminated earlier by the insured. The compound BIO increases the prior year's daily maximum by 3% or 5% each year starting with the second policy year and continuing for the life of the policy, unless terminated earlier by the insured. The 3% compound BIO was only made available on the Choice 2.1 (7042 Rev and 7044 Rev) versions of these policy forms.

The available choices for benefit period, elimination period, issue ages, and benefit increase option are set forth in the attached rate tables, Appendix A and B.

4. Marketing Method

Policies were distributed by retail agents who primarily sold Genworth long term care products or directly to AARP members via their call center.

5. Underwriting Description

The underwriting process included an assessment of functional and cognitive abilities at issue ages that were deemed by GLIC to be appropriate at the time. 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 and Applicability

These policies are Guaranteed Renewable for life, as provided for under the terms and conditions of the policies. This filing is applicable to all in-force AARP policies and associated riders issued in Pennsylvania on the above-referenced forms. Equivalent rate increase requests for Non-AARP policies have already been filed with the Department.

7. Area Factors

Geographic area factors are not used in rating these policies.

8. Actuarial Assumptions

Redacted pursuant to Section 2, above.

9. Riders

Riders were accounted for in the projection of both earned premium and incurred claims. GLIC intends to implement the requested premium rate increase on both base policy and rider premium.

10. Rate Comparison Statement

As required by Pennsylvania Code 031 Chapter §89a.118. b(4), the renewal rate levels, incorporating the requested 3-year phased-in rate increases of 15%/20%/11%, do not exceed new business rate schedules, except for differences attributable to benefits, or as justified below.

Product Comparison

GLIC's current product offering in Pennsylvania, Policy Form Number 8000R1, was approved for sale on June 12, 2015. There are significant differences in benefits and other product features between the Choice 2 and 2.1 products (for which GLIC is seeking the 15%/20%/11% 3-year phased-in) and the product form series GLIC currently offers for sale. These differences affect the rate comparison in the following ways:

a. Benefit Differences:

Several benefits, available in prior product generations, including Choice 2 and 2.1, are no longer offered in Policy Form Number 8000R1, currently marketed in Pennsylvania, including benefit periods of eight (8) years or longer, limited premium payment options, and survivorship. (None of these benefits are currently marketed.) Policies with these benefit differences are not considered to exceed new business rates.

b. Difference in Other Product Features Include:

1. Underwriting – Product Form Number 8000R1 is subject to several underwriting enhancements that did not apply to Choice 2 and 2.1:
   i. More stringent laboratory guidelines for diabetes,
   ii. Elimination of insurability for those with diabetes who use tobacco products,
   iii. More rigorous tests of cognition,
   iv. Use of paramedical examinations (including blood and labs), and
   v. New underwriting categories.

   While these underwriting enhancements are not directly reflected in benefits, they impact both original and new business pricing.

   In addition, Product Form Number 8000R1 has four underwriting categories (Standard, Select, Preferred, and Best), while Choice 2 and 2.1 had only two such categories (Standard and Preferred). We have made a good faith effort to compare these policies despite these differences.

2. Gender Based Pricing – Product Form Number 8000R1 was priced on a gender-specific basis, as opposed to the unisex basis applicable to Choice 2 and 2.1. Although the unisex version of the rates applicable to Product Form Number 8000R1 (Product Form Number

8001R1) were used in the comparison, the underlying gender mix may limit comparability of the premium rates.

3. Informal Home Care – Product Form Number 8000R1 covers services provided by informal caregivers to policyholders receiving care at home, but requires caregivers to be registered, and reimburses that care only up to 50% of the available nursing home benefit. Choice 2 and 2.1 covers services provided by informal caregivers to policyholders receiving care at home, does not require caregivers to be registered, and reimburses that care up to 100% of the available nursing home benefit.

4. Claims Offset – Product Form Number 8000R1 reduces available benefit by claims paid before benefit increases are calculated. Choice 2 and 2.1 products reduce available benefits by claims paid after benefit increases are calculated.

c. Results of Rate Comparison*: With the requested 15%/20%/11% rate increases:
   - Before adjusting for the differences in product features noted under b. above, 431 of the Choice 2 and 2.1 policies in Pennsylvania have premium rates that exceed the new business rates. Of the 431 policies, 44 are AARP policies.
   - These 431 policies represent 2% of the total number of Choice 2 and 2.1 policies in Pennsylvania
   - 216 of these 431 policies exceed new business rates by less than $10 per month.

*Unless stated otherwise, the rate comparison results include Non-AARP and AARP policies

Furthermore, we believe the differences noted above sufficiently justify a rate level greater than the new business rates for the 44 Choice 2 and 2.1 AARP policies. The greater rate level is required in order to certify that no further rate increases are anticipated.

11. Premium Classes

Premium rates are unisex, level (with the exception of approved rate increases), and payable for life (except for 3 limited pay policies on these forms in Pennsylvania). Premiums vary by issue age, daily benefit, benefit period, elimination period, benefit increase option, and any applicable riders selected.

Certain underwriting discounts may have been applied to the premium rates. A preferred risk discount of 10% or 20% may have been provided to applicants in response to specified health underwriting criteria. Where the criteria for a couples discount were met, a discount of 40% was provided to both individuals when both submitted valid applications and both were issued coverage. If only one member of a couple was approved, the discount was reduced to 25%. Where a shared policy was issued, a couples discount was factored into the shared policy form rates. If only one member of a couple applying for shared coverage was approved, an individual policy was issued and the couples discount was reduced to 25%.

12. Premium Modalization Rules

The following modal factors and percent distributions are applied to the annual premium on a nationwide basis.

Premium Mode	Modal Factor	Percent Distribution
Annual	1.000	64.8%
Semi-Annual	0.510	6.7%
Quarterly	0.260	16.2%
Monthly	0.090	12.4%
Total		100.0%

13. Active Life Reserves and Claim Liability Reserves

Active Life Reserves were not used in the rate increase analysis. Claim reserves (*i.e.*, Disabled Life Reserves and Pending Claims reserves), Incurred But Not Reported reserves, and Dead But Not Reported reserves as of December 31, 2014, have been discounted to the date of incurral of each respective claim and included in historical incurred claims. Discounting occurs at 4.12%.

14. Trend Assumptions

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

15. History of Previous Rate Revisions

Pennsylvania Rate Increases on These Policies:

A 12.8% rate increase on the policy forms subject to this filing was accepted in Pennsylvania on March 7, 2014.

Rate Increases on Similar Policies or Certificates Over the Past 10 Years in This State or Any Other State:

Policy Form Series - Not every series was available in every state	**Years Marketed**	**Percentage of Increase[1]**	**Effective Year[2]**
7000, 7002, 7011, 7020, 7022, 50024, 50027, 50109, 50110, 51001, 51002	1993-2005	0-12% 0-25% 0-118%	2007-2010 2011-2015 2012-2015
7011, 7012, 7030, 7031, 7032, 7033, 7034, 51005, 51006, 51007	1997-2004	0-11% 0-25% 0-97%	2007-2010 2011-2015 2012-2015
7025, 7035, 7037, 51010, 51011	2001-2006	0-60%	2012-2015
7040	1999-2012	0-35%	2013-2015
7042, 7044, 7042 Rev, 7044 Rev 51015, 51015 Rev, 51014, 51012, 51014 Rev, 51012 Rev	2003-2012	0-60%	2014-2016

[1] The amount of the increase may vary by state, policy form series, or policy type. The actual effective increase may be higher as a result of the compounding effect of prior rate increases.

[2] Future effective dates reflect rate increases requested, but not yet implemented. Each date range represents a separate rate increase request.

16. Development of Requested Rate Increase

In developing the 15%/20%/11% 3-year phased-in premium rate increase request, the following process has been followed:

a) Consideration of policy design, underwriting, and claims adjudication practices

b) Update of business mix and assumptions as described in Section 8

c) In order to avoid subsidization among states, all prior approved rate increases have been removed from nationwide premium and then your state's approved rate increases have been applied to nationwide data at the date of approval

d) Verification that MAE from prior filing has been triggered, as described in Section 1.a of this actuarial memorandum

e) Calculation of the Lifetime Loss Ratio without the proposed rate increase, including new MAE

f) Calculation of the proposed rate increase that brings these policies closer to the original loss ratio, assuming full approval

g) Verification of compliance with the 58%/85% premium test defined in the Rate Stability regulation

h) Verification of rate comparison requirement of the Rate Stability regulation, as described in Section 10

Lifetime projections of Earned Premium and Incurred Claims assuming that no future rate increase is implemented is set forth in Exhibit I. Lifetime projections of Earned Premium and Incurred Claims assuming the requested rate increase increases of 15%, 20% and 11% are implemented on October 1, 2017, 2018, and 2019 is set forth in Exhibit II. Exhibits I and II include provision for Moderately Adverse Experience. GLIC has used nationwide data for developing these exhibits to ensure maximum credibility.

Corresponding rate tables reflecting the requested increase are included with this memorandum as Appendix B, attached separately. Current rate tables have also been included in Appendix A. Please note that actual rates implemented may vary slightly from those set forth in Appendices A and B due to implementation rounding algorithms.

Earned Premiums and Incurred Claims projected through 2074 are developed from an asset share model representing actual contracts in-force as of December 31, 2014. The assumptions described in Section 8 above for morbidity, voluntary lapse and Active Lives mortality are used to project life years, Earned Premiums and Incurred Claims.

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

$$LR_j = \frac{\sum_{t=j}^{2014} Pmt_t^j \, v^{t-j} + {}_jCR_{2014} \, v^{2014-j+1/2} + {}_jIBNR_{2014} \, v^{2014-j+1/2} + DBNR_{2014}}{EP_j}.$$

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

${}_jCR_{2014}$ = open Claim Reserve held on December 31, 2014 for claims incurred in year j

${}_jIBNR_{2014}$ = Incurred But Not Reported reserve as of December 31, 2014 attributable to claims incurred in year j

$DBNR_{2014}$ = Dead But Not Reported reserve as of December 31, 2014

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

j = year of incurral

v = 1/1.0412 = 0.96043

Annual Loss Ratios are calculated as anticipated incurred claims divided by earned premiums.

Lifetime Loss Ratios as of December 31, 2014 are calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at 4.12%.

17. Future Rate Increases

Policies to which this premium rate increase filing applies may also be subject to future additional rate increases if future experience exceeds a 10% margin for adverse experience or if the full amount of the rate increase requested in this filing is not approved. We defined “exceeds a 10% margin” as any change that results in a Lifetime Loss Ratio greater than projected in Exhibit II of this memorandum. For this purpose, future claims in Exhibit I have been adjusted upward to the level which increases the Lifetime Loss Ratio by 10%.

18. Pennsylvania Average Annual Premium Based on Exposed Lives

	Before Increase	After Round 1	After Round 2	After Round 3
Average Annual Premium*	$2,286	$2,629	$3,154	$3,501

**Note that some previously approved rate increases may have been partially implemented as of December 31, 2014*

19. Proposed Effective Date

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

20. Nationwide Distribution of Business as of December 31, 2014 (Based on Exposed Lives)

Redacted pursuant to Section 2, above.

21. Number of Exposed Lives (Nationwide Data Includes AARP and Non-AARP Polices, State Data Includes AARP Only)

As of December 31, 2014, the number of exposed lives in-force in Pennsylvania and nationwide is:

	Number of Exposed Lives	Inforce Annualized Premium
Pennsylvania	943	$2,155,558
Nationwide	413,067	$880,447,920

22. Average Issue Age and Average Attained Age (Nationwide Data Includes AARP and Non-AARP Polices, State Data Includes AARP Only)

	Average Issue Age	Average Attained Age
Pennsylvania	59	64
Nationwide	58	65

23. Actuarial Certification

I am an Associate of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the American Academy of Actuaries' qualification standards for rendering this opinion and am familiar with the requirements for filing for increases in long-term care insurance premiums.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8, 18, 23, 25 and 41.

I have relied on projections completed by GLIC's in-force actuarial team and peer reviewed by Long Term Care Group using data, assumptions and methodologies provided by GLIC. All future projections included in this memorandum, while based on GLIC's best estimates, are uncertain and may not emerge as expected.

I have relied on statutory valuations as of December 31, 2014 for Claim Reserves (i.e., Disabled Life Reserves and Pending Claims reserves), Incurred But Not Reported reserves, and Dead But Not Reported reserves provided by GLIC's Long Term Care Valuation team.

I have also relied on assumptions developed by GLIC's Long Term Care Experience Studies team in collaboration with other GLIC actuaries. The assumptions were subsequently analyzed by two leading external actuarial firms. Both external firms have strong Long Term Care experience. The external peer analysis concluded that the assumptions in the aggregate are reasonable and supported by evidence. GLIC's Executive Operating Committee reviewed and formally approved the assumptions.

I have reviewed and taken into consideration the policy design and coverage provided and GLIC's underwriting and claims adjudication processes.

I hereby certify that, to the best of my knowledge and judgment, this premium rate filing is in compliance with the applicable laws and regulations of Pennsylvania and Section 20 of the Long-Term Care Insurance Model Regulation. If the requested premium rate schedule increase is implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized, no further premium rate schedule increases are anticipated.

_____
Vanesa L. Barbera, A.S.A., M.A.A.A.
Assistant Vice President & Actuary, Genworth Life Insurance Company

Date: August 19, 2016

Exhibit I: Choice 2 and Choice 2.1 Policy Forms – Nationwide Experience Projection with Pennsylvania Approved Rate Increase with MAE

Redacted pursuant to Section 2, above.

Exhibit II: Choice 2 and Choice 2.1 Policy Forms – Nationwide Experience Projection With 15%/20%/11%** Rate Increases* with MAE

Redacted pursuant to Section 2, above.

Exhibit III: Rate Stabilization 58/85 Test

Redacted pursuant to Section 2, above.

Exhibit IV
Genworth Life Insurance Company
Status of Filings as of August, 2016
All Jurisdictions in which these Forms are Active
Choice 2 and Choice 2.1 Series Policy Forms - AARP policies

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	First Rate Action					Second Rate Action				
Jurisdiction	**Requested Increase**	**Date of Submission**	**Status**	**Date Approved or Filed**	**Amount Approved or Filed**	**Requested Increase**	**Date of Submission**	**Status**	**Date Approved or Filed**	**Amount Approved or Filed**
Alabama	12.8%	10/4/2013	Approved	11/1/2013	12.8%					
Alaska	No Filing Required				19.2%					
Arizona (LR split)	19.2%	5/7/2015	Approved	8/24/2015	8.8%					
Arizona (RS split)	50.1%	9/18/2015	Pending							
Arkansas	12.8%	11/14/2013	Approved	1/27/2015	12.8%					
Colorado	12.8%	12/23/2014	Approved	1/21/2015	12.8%					
Connecticut	21.9%	2/16/2016	Pending	3/30/2016	10.0%					
Delaware	12.8%	9/24/2013	Approved	1/17/2014	12.8%					
Florida	48.4%	12/22/2014	Approved	4/16/2015	19.4%[c]					
Georgia	12.8%	12/5/2013	Approved	7/18/2014	10.0%					
Hawaii	12.8%	11/13/2013	Pending							
Idaho	12.8%	12/16/2013	Approved	3/17/2014	12.8%					
Illinois	12.8%	1/14/2014	Pending							
Indiana	21.9%	1/26/2016	Pending							
Indiana (Partnership)	21.9%	1/7/2016	Pending							
Iowa	12.8%	11/19/2013	Approved	10/13/2014	12.8%					
Kansas	44.5%	6/5/2015	Pending							
Kentucky	12.8%	11/13/2013	Approved	10/3/2014	12.8%[a]					
Louisiana	44.5%	6/19/2015	Approved	2/15/2016	15.0%					
Maine	12.8%	12/17/2013	Approved	1/24/2014	12.8%					
Maryland	12.8%	12/5/2013	Approved	5/27/2014	12.8%					
Massachusetts	16.5%	4/10/2015	Pending							
Michigan	12.8%	10/4/2013	Approved	10/14/2013	12.8%	52.5%	8/11/2016	Pending		
Minnesota	12.8%	12/3/2013	Approved	4/8/2014	12.8%					
Mississippi	19.2%	4/8/2015	Approved	6/5/2015	19.2%					
Missouri	12.8%	10/18/2013	Approved	11/22/2013	12.8%	52.8%	8/12/2016	Pending		
Montana	12.8%	12/10/2013	Approved	1/13/2014	12.8%					
Nebraska	19.2%	4/2/2015	Approved	6/9/2015	19.2%					
Nevada	19.2%	4/1/2015	Approved	6/19/2015	9.6%					
New Hampshire	12.8%	12/3/2013	Disapproved							
New Jersey (RS split)	50.1%	9/28/2015	Pending							
New Jersey (LR split)	21.9%	10/9/2015	Pending							
New Mexico (LR split)	16.5%	5/14/2015	Disapproved							
New Mexico (RS split)	42.4%	11/2/2015	Disapproved							
New York	57.5%[d]	10/22/2014	Approved	4/28/2015	57.5%[d]					
North Carolina	50.1%	8/26/2015	Approved	11/12/2015	23.0%					
North Dakota	50.1%	3/24/2016	Pending							
Ohio	12.8%	1/31/2014	Approved	4/16/2015	15.0%					
Oklahoma	12.8%	11/6/2013	Approved	4/9/2014	12.8%					
Oregon	12.8%	3/10/2014	Approved	4/18/2014	12.8%					
Pennsylvania	12.8%	10/21/2013	Approved	3/7/2014	12.8%					
Rhode Island	50.1%	3/21/2016	Pending							
South Carolina	12.8%	11/4/2013	Approved	5/19/2014	12.8%					
South Dakota	12.8%	10/29/2013	Approved	12/11/2013	12.8%	52.8%	8/11/2016	Pending		
Tennessee	12.8%	10/29/2013	Approved	2/4/2014	12.8%					
Texas	50.1%	11/9/2015	Approved	2/25/2016	50.1%					
Utah	50.1%	8/19/2015	Approved	11/2/2015	21.9%					
Vermont	19.2%	5/12/2015	Disapproved							
Virginia (LR split)	19.2%	7/2/2014	Pending							
Virginia (RS split)	12.8%	10/14/2013	Pending							
Washington	12.8%	10/4/2013	Approved	6/17/2014	12.8%					
Washington, DC	12.8%	11/20/2013	Approved	2/4/2014	10.0%					
West Virginia	12.8%	12/20/2013	Approved	9/18/2014	12.8%[b]					
Wisconsin	12.8%	9/30/2013	Approved	1/9/2014	12.8%					
Wyoming	18.8%	7/31/2015	Approved	8/5/2015	18.8%					

[a] 12.8% for compound BIO; 0% for all others
[b] Phased over 2 years
[c] Graded by issue age
[d] 60% for issue ages up to 64; 54% for ages 65-74; 0% for 75 and above