

**State:** Pennsylvania **Filing Company:** Genworth Life Insurance Company  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** 2017 PCS\_IFA Round 4  
**Project Name/Number:** 2017 PCS\_IFA Round 4/2017 PCS\_IFA Round 4

## Filing at a Glance

Company: Genworth Life Insurance Company  
Product Name: 2017 PCS\_IFA Round 4  
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: 08/21/2017  
SERFF Tr Num: GEFA-131152774  
SERFF Status: Assigned  
State Tr Num: GEFA-131152774  
State Status: Received Review in Progress  
Co Tr Num: 2017 PCS\_IFA ROUND 4  
  
Implementation: On Approval  
Date Requested:  
Author(s): Richard Cromwell, Ronald Jackson, June Lipscomb, Jeanette Mai  
Reviewer(s): Jim Laverty (primary)  
Disposition Date:  
Disposition Status:  
Implementation Date:

### State Filing Description:

Proposed aggregate 66.3% increase on 2,659 policyholders of Genworth forms 7000 and 7020 (the PCS series).

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## General Information

Project Name: 2017 PCS\_IFA Round 4 Status of Filing in Domicile: Not Filed  
Project Number: 2017 PCS\_IFA Round 4 Date Approved in Domicile:  
Requested Filing Mode: Review & Approval Domicile Status Comments: N/A  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: New Submission Individual Market Type:  
Overall Rate Impact: 66.3% Filing Status Changed: 08/22/2017  
State Status Changed: 08/22/2017  
Deemer Date: Created By: Ronald Jackson  
Submitted By: Ronald Jackson Corresponding Filing Tracking Number:  
State TOI: LTC03I Individual Long Term Care

### Filing Description:

RE:Genworth Life Insurance Company ("GLIC")  
Company NAIC No: 70025  
Policy Forms:7000 et al and 7020 et al

### Purpose of This Filing

Due to historical and projected adverse experience, GLIC is requesting a disposition of a premium rate increase on these policy forms and their associated riders.

### Summary of Policy Form(s)

- These forms are known collectively as the "PCS" policy series.
- They provide institutional confinement and/or home care benefits.
- They were issued in Pennsylvania from October 1994 through April 2005.
- They are no longer being marketed in any state, with 2004 being the last year they were used in any state to issue policies.

### Rate Increase Filing History

In our 2012 filing, GLIC requested a rate increase of 95% for Lifetime benefits and 60% for Limited benefits nationwide. At the State's request, GLIC filed for a rate increase of 20% for Lifetime benefits and 20% for Limited benefits. Pennsylvania dispositioned a rate increase of 20% for Lifetime benefits and 20% for Limited benefits (SERFF #GEFA-128749448).

On September 23, 2014, GLIC requested a rate increase limited to 20% for Lifetime benefits and limited to 20% for Limited benefits. Pennsylvania dispositioned a rate increase of 20% for Lifetime benefits and 20% for Limited benefits (SERFF #GEFA-129733583).

On December 29, 2015, GLIC requested a rate increase of 103% for Lifetime benefits and 67% for Limited benefits. Pennsylvania dispositioned a rate increase of 30% for Lifetime benefits and 15% for Limited benefits (SERFF #GEFA-130373076).

### Information Regarding This New Rate Increase Filing

The goals of this new rate increase filing are to:

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**State:** Pennsylvania **Filing Company:** Genworth Life Insurance Company  
**TOI/Sub-TOI:** LTC031 Individual Long Term Care/LTC031.001 Qualified  
**Product Name:** 2017 PCS\_IFA Round 4  
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- Begin to pursue a cumulative rate increase of 165% for Lifetime benefits and 125% for Limited benefits by filing for 72% Lifetime/55% Limited now in 2017, and 53% Lifetime/45% Limited in 2020; and
- Continue to achieve the balance of the 2012 rate increase request that we were not permitted to implement.

In this filing, GLIC is requesting a rate increase of 79% for policies with Lifetime benefit periods and 55% for policies with Limited benefit periods, which includes:

- The 72% Lifetime/ 55% Limited rate increase for 2017; and
- The balance of the 2012 rate increase request that we were not permitted to implement.

In the 2015 filing, GLIC requested 1) the balance of the 2012 rate increase request that was not approved, and 2) an additional 50% rate increase, which was included in GLIC's 2014 Cash Flow Testing (CFT). With the 2015 disposition, the Pennsylvania Insurance Department has already dispositioned a portion of the Multi-Year Rate Action Plan for Limited benefits. Therefore, the rate increase that will be pursued in year 2020 will be 53% for Lifetime benefits and limited to 40% for Limited Benefits, plus any remaining balance of the requested rate increase in the current filing.

Alternatively, in lieu of the rate increase filings contemplated by the Multi-Year Rate Action Plan (in 2017 and 2020), we are willing to accept a one-time rate increase now of 124% for policyholders with Lifetime benefits and 76% for policyholders with Limited benefits. These rate increase amounts are the actuarial equivalent of the cumulative rate increases, planned through 2020, of 165% and 125% for Lifetime benefits and Limited benefits, respectively, accounting for the balance of the 2012 rate increase request for Lifetime benefits and the portion Arkansas already approved in 2016 for Limited benefits.

Section 3 in the Actuarial Memorandum explains the development of the requested rate increase. Section 4 in the Actuarial Memorandum shows the justification for these increase amounts. We have used assumptions consistent with GLIC's 2016 Cash Flow Testing in this filing.

In addition:

- Although this block was priced in 1992 under the Loss Ratio Regulation, GLIC is not attempting to achieve a 60% loss ratio over the life of the block; in fact, the lifetime loss ratio after this rate action will be substantially higher.
- Consistent with GLIC's Multi-Year Rate Action Plan, we anticipate filing future rate increase requests of similar magnitude in 2020.
- GLIC will monitor the experience of this block and react as experience develops.
- This filing, with its self-limited lifetime loss ratios, does not imply that the lifetime loss ratios it contains are either acceptable measures of profitability or minimum thresholds for future rate increase filings.

We will not implement any of the rate increases sought in this filing until we fully implement all previously dispositioned filings.

#### Assumptions

The assumptions used in the projections are based on Genworth's actual nationwide in-force experience, adjusting appropriately for expected differences in experience driven by policy characteristics or underwriting criteria. They are best estimate assumptions and do not include any margins for adverse deviation.

Claim termination rates were lowered in 2014 and again in 2016, due to additional experience particularly on longer duration claims. This resulted in two rounds of significant strengthening of the Disabled Life Reserves (DLR) on existing claimants with

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a corresponding effect on the projections for future claims. Claimants are expected to stay on claim longer and, therefore, use more of their available benefits than was previously assumed.

The benefit utilization assumption was updated in 2014, which also contributed to the significant increase in the DLR on existing claims and had a corresponding effect on the projections for future claims. Claimants are expected to use a higher portion of their Daily Maximum Benefit than was previously assumed.

Additionally, more policyholders are surviving to claim than was previously assumed. Increased future earned premiums, driven by the lower than expected termination assumptions, are not sufficient to offset increased future incurred claims.

Finally, GLIC converted from a claims cost total lives model to a first principles healthy lives model in which the experience is split between healthy lives and disabled lives.

Although there is no material impact from this change on the model results, it does provide more transparency in the modeling and assumptions. However, it makes direct comparisons between current and prior assumptions not feasible.

The exhibits within this filing use the updated assumptions.

#### Alternatives to Rate Increases

GLIC will offer insureds impacted by rate filings several options for mitigating the impact. As with prior rate increases, they can change any number of benefit features or coverage limits in order to maintain reasonably equivalent pre- and post-rate increase premium levels, or some other premium level that best fits their needs. The benefit and rate combinations are consistent with the rate tables approved by the Pennsylvania Insurance Department as part of the original filing. Several custom/individualized options will be provided in the policyholder notification letter. In addition, policyholders will have the ability to call a dedicated team of customer service representatives that can assist with providing customized quotes for any number of other benefit adjustments.

Reduced Benefit Options. To balance coverage and cost considerations, GLIC will offer policyholders, subject to rate increases on their long-term care policies, customized options to adjust their benefits, including:

- 1.Reductions in Daily Benefit Amount;
- 2.Reductions in Benefit Period;
- 3.Reductions in Inflation Levels;
- 4.Elimination of Inflation Protection;
- 5.Increases in Elimination Period; and
- 6.Elimination of policy riders.

Instead of accepting a "one-size-fit-all" solution that assumes what is best for them, our policyholders also can consider adjustments to one, or multiple combinations, of these benefit features to identify the optimal balance of coverage and cost based on their specific needs.

While we strongly encourage policyholders to maintain coverage, we believe it is important to provide a comprehensive set of options. Therefore, GLIC will continue to offer the applicable non-forfeiture option to each policyholder. Policyholders that are eligible for the Contingent Non-Forfeiture Option will be presented with that as an option in their notification letter.

Policyholders that have a non-forfeiture (NFO) rider with their policy, may elect that option. For those policyholders that do not have either the Contingent Non-Forfeiture or NFO rider available, GLIC will continue to offer its Optional Limited Benefit:

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Optional Limited Benefit. This benefit will be available to those policyholders who wish to elect a limited paid-up long-term care insurance benefit. It provides a paid-up benefit equal to the total of premium paid, less any claims paid.

Thank you for your assistance in reviewing this filing.

## Company and Contact

### Filing Contact Information

Ronald N. Jackson, Contract Analyst      ronald.jackson@genworth.com  
 Product Compliance      804-289-6725 [Phone]  
 P O Box 27601      804-281-6916 [FAX]  
 Richmond, VA 23261-7601

### Filing Company Information

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

## Filing Fees

Fee Required?      Yes  
 Fee Amount:      \$150.00  
 Retaliatory?      Yes  
 Fee Explanation:      DE, the domiciliary state, requires \$150 per submission.  
 Per Company:      Yes

Company	Amount	Date Processed	Transaction #
Genworth Life Insurance Company	\$150.00	08/21/2017	127508939

SERFF Tracking #:

GEFA-131152774

State Tracking #:

GEFA-131152774

Company Tracking #:

2017 PCS\_IFA ROUND 4

State:

Pennsylvania

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2017 PCS\_IFA Round 4

Project Name/Number:

2017 PCS\_IFA Round 4/2017 PCS\_IFA Round 4

### Rate Information

Rate data applies to filing.

Filing Method:

SERFF

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

21.800%

Effective Date of Last Rate Revision:

04/26/2016

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	66.300%	66.300%	\$5,613,884	2,659	\$8,465,615	79.000%	55.000%

**SERFF Tracking #:**

GEFA-131152774

**State Tracking #:**

GEFA-131152774

**Company Tracking #:**

2017 PCS\_IFA ROUND 4

**State:**

Pennsylvania

**Filing Company:**

Genworth Life Insurance Company

**TOI/Sub-TOI:**

LTC03I Individual Long Term Care/LTC03I.001 Qualified

**Product Name:**

2017 PCS\_IFA Round 4

**Project Name/Number:**

2017 PCS\_IFA Round 4/2017 PCS\_IFA Round 4

## 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	7000 et al, 7020 et al	Revised	Previous State Filing Number: GEFA-130373076 Percent Rate Change Request: 66.3	PA PCS Rate Tables Appendix A.PDF, PA PCS Rate Tables Appendix B.PDF,

Appendix A

Genworth Life Insurance Company  
Current-Year Premiums

Form: 7000, 7020, et al

Annual Premiums per \$10 Daily Benefit

Issue Age	Lifetime Benefit Period											
	No Benefit Increase Option			Simple Benefit Increase Option			Compound Benefit Increase Option					
	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	150.92	138.54	131.12	235.03	207.81	190.49	311.71	284.52	264.72			
19	150.92	138.54	131.12	235.03	207.81	190.49	311.71	284.52	264.72			
20	150.92	138.54	131.12	235.03	207.81	190.49	311.71	284.52	264.72			
21	150.92	138.54	131.12	235.03	207.81	190.49	311.71	284.52	264.72			
22	150.92	138.54	131.12	235.03	207.81	190.49	311.71	284.52	264.72			
23	150.92	138.54	131.12	235.03	207.81	190.49	311.71	284.52	264.72			
24	150.92	138.54	131.12	235.03	207.81	190.49	311.71	284.52	264.72			
25	150.92	138.54	131.12	235.03	207.81	190.49	311.71	284.52	264.72			
26	150.92	138.54	131.12	235.03	207.81	190.49	311.71	284.52	264.72			
27	150.92	138.54	131.12	235.03	207.81	190.49	311.71	284.52	264.72			
28	150.92	138.54	131.12	235.03	207.81	190.49	311.71	284.52	264.72			
29	150.92	138.54	131.12	235.03	207.81	190.49	311.71	284.52	264.72			
30	150.92	138.54	131.12	235.03	207.81	190.49	311.71	284.52	264.72			
31	150.92	138.54	131.12	235.03	207.81	190.49	311.71	284.52	264.72			
32	150.92	138.54	131.12	235.03	207.81	190.49	311.71	284.52	264.72			
33	150.92	138.54	131.12	235.03	207.81	190.49	311.71	284.52	264.72			
34	150.92	138.54	131.12	235.03	207.81	190.49	311.71	284.52	264.72			
35	150.92	138.54	131.12	235.03	207.81	190.49	311.71	284.52	264.72			
36	150.92	138.54	131.12	235.03	207.81	190.49	311.71	284.52	264.72			
37	150.92	138.54	131.12	235.03	207.81	190.49	311.71	284.52	264.72			
38	150.92	138.54	131.12	235.03	207.81	190.49	311.71	284.52	264.72			
39	150.92	138.54	131.12	235.03	207.81	190.49	311.71	284.52	264.72			
40	150.92	138.54	131.12	235.03	207.81	190.49	311.71	284.52	264.72			
41	150.92	138.54	131.12	235.03	207.81	190.49	311.71	284.52	264.72			
42	150.92	138.54	131.12	235.03	207.81	190.49	311.71	284.52	264.72			
43	150.92	138.54	131.12	235.03	207.81	190.49	311.71	284.52	264.72			
44	150.92	138.54	131.12	235.03	207.81	190.49	311.71	284.52	264.72			
45	150.92	138.54	131.12	235.03	207.81	190.49	311.71	284.52	264.72			
46	155.86	143.49	133.60	239.99	212.77	192.97	319.16	289.47	269.66			
47	158.34	145.95	136.08	242.45	215.25	195.46	324.10	294.40	274.63			
48	158.34	145.95	138.54	247.40	220.18	200.40	329.03	299.35	279.57			
49	160.81	148.45	141.02	249.89	222.66	202.87	331.51	301.85	282.04			
50	163.31	150.92	141.02	254.81	225.13	205.35	336.48	304.30	284.52			
51	165.76	153.40	145.95	259.77	232.57	212.77	338.94	309.26	289.47			
52	173.17	160.81	150.92	267.20	239.99	220.18	348.84	319.16	299.35			
53	180.62	165.76	155.86	279.57	252.34	232.57	363.70	331.51	309.26			
54	190.49	173.17	163.31	294.40	267.20	247.40	378.52	343.89	321.62			
55	200.40	183.08	170.72	311.71	284.52	264.72	398.33	361.21	336.48			
56	215.25	195.46	183.08	331.51	304.30	284.52	418.11	381.02	356.25			
57	230.09	210.30	195.46	351.31	324.10	304.30	442.86	403.26	376.05			
58	244.93	220.18	205.35	373.57	346.35	329.03	467.60	428.01	400.79			
59	264.72	239.99	222.66	403.26	371.11	351.31	494.81	452.74	423.06			
60	282.04	254.81	235.03	428.01	395.85	376.05	524.50	479.96	450.28			
61	301.85	274.63	254.81	457.70	425.54	405.74	559.13	512.12	479.96			
62	326.57	294.40	274.63	487.40	452.74	430.48	596.25	546.75	512.12			
63	351.31	319.16	296.88	514.59	477.49	452.74	635.83	583.88	549.25			
64	373.57	338.94	316.67	541.81	499.75	472.55	675.42	623.45	588.82			
65	400.79	366.16	341.42	571.51	524.50	494.81	719.95	665.51	630.88			
66	432.97	395.85	371.11	608.61	556.66	522.03	769.42	712.52	675.42			
67	472.55	432.97	405.74	658.10	603.66	566.57	828.82	766.96	724.91			
68	514.59	472.55	442.86	724.91	663.05	623.45	893.13	821.37	774.37			
69	566.57	517.06	484.91	804.05	734.79	690.27	964.86	883.22	828.82			
70	623.45	569.02	531.91	895.60	818.91	769.42	1,041.56	947.54	883.22			
71	690.27	625.92	583.88	992.08	907.99	853.54	1,130.62	1,021.77	950.03			
72	759.54	690.27	645.74	1,095.99	1,001.99	940.13	1,224.65	1,108.38	1,029.21			
73	846.13	766.96	715.00	1,204.85	1,103.41	1,034.15	1,331.02	1,204.85	1,120.73			
74	937.66	848.59	789.22	1,323.61	1,209.79	1,133.11	1,444.82	1,313.70	1,227.11			
75	1,041.56	940.13	870.86	1,449.79	1,321.14	1,234.56	1,568.53	1,432.47	1,343.41			
76	1,147.94	1,034.15	959.93	1,580.90	1,442.36	1,348.33	1,697.19	1,568.65	1,467.10			
77	1,254.33	1,133.11	1,051.47	1,721.93	1,568.53	1,467.10	1,833.26	1,687.30	1,590.81			
78	1,360.72	1,232.08	1,145.48	1,862.94	1,702.13	1,593.28	1,974.28	1,818.43	1,714.51			
79	1,467.10	1,331.02	1,241.97	2,006.45	1,838.21	1,724.41	2,117.78	1,952.02	1,840.67			
80	1,578.43	1,437.41	1,343.41	2,162.32	1,984.16	1,865.44	2,271.18	2,090.56	1,971.81			
81	1,707.08	1,558.65	1,459.68	2,333.01	2,145.00	2,021.29	2,439.40	2,243.96	2,115.30			
82	1,855.53	1,697.19	1,590.81	2,528.47	2,330.55	2,199.42	2,627.43	2,417.13	2,278.59			
83	2,031.19	1,860.47	1,746.67	2,758.55	2,543.29	2,399.81	2,837.73	2,612.58	2,464.12			
84	2,246.41	2,055.92	1,927.29	3,030.69	2,790.70	2,632.37	3,077.70	2,837.73	2,679.38			
85	2,449.29	2,241.47	2,100.46	3,302.85	3,043.07	2,869.88	3,354.79	3,092.54	2,919.37			
86	2,669.49	2,444.35	2,288.49	3,599.73	3,317.68	3,127.18	3,656.61	3,372.11	3,181.62			
87	2,909.47	2,664.53	2,493.82	3,923.82	3,617.04	3,409.21	3,985.67	3,676.43	3,468.60			
88	3,171.71	2,904.51	2,718.98	4,277.61	3,943.62	3,716.00	4,344.42	4,007.94	3,780.32			
89	3,456.25	3,166.77	2,963.91	4,663.56	4,297.40	4,049.99	4,735.30	4,369.16	4,121.75			
90	3,767.96	3,451.28	3,231.09	5,084.14	4,683.35	4,413.68	5,160.84	4,762.52	4,492.87			
91	4,106.91	3,763.01	3,523.03	5,541.84	5,103.93	4,811.99	5,625.96	5,190.52	4,896.13			
92	4,475.51	4,101.94	3,839.69	6,041.59	5,564.12	5,244.95	6,133.14	5,658.12	5,336.50			
93	4,878.81	4,470.58	4,186.08	6,585.88	6,063.86	5,717.49	6,684.83	6,167.77	5,816.46			
94	5,316.70	4,873.84	4,562.13	7,179.65	6,610.63	6,232.10	7,286.03	6,721.96	6,340.95			



Appendix A

Genworth Life Insurance Company  
Current-Year Premiums

Form: 7000, 7020, et al

Annual Premiums per \$10 Daily Benefit

6 Year Benefit Period

Issue Age	No Benefit Increase Option			Simple Benefit Increase Option			Compound Benefit Increase Option		
	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	115.99	105.06	98.47	172.90	155.39	144.46	238.54	216.67	203.54
19	115.99	105.06	98.47	172.90	155.39	144.46	238.54	216.67	203.54
20	115.99	105.06	98.47	172.90	155.39	144.46	238.54	216.67	203.54
21	115.99	105.06	98.47	172.90	155.39	144.46	238.54	216.67	203.54
22	115.99	105.06	98.47	172.90	155.39	144.46	238.54	216.67	203.54
23	115.99	105.06	98.47	172.90	155.39	144.46	238.54	216.67	203.54
24	115.99	105.06	98.47	172.90	155.39	144.46	238.54	216.67	203.54
25	115.99	105.06	98.47	172.90	155.39	144.46	238.54	216.67	203.54
26	115.99	105.06	98.47	172.90	155.39	144.46	238.54	216.67	203.54
27	115.99	105.06	98.47	172.90	155.39	144.46	238.54	216.67	203.54
28	115.99	105.06	98.47	172.90	155.39	144.46	238.54	216.67	203.54
29	115.99	105.06	98.47	172.90	155.39	144.46	238.54	216.67	203.54
30	115.99	105.06	98.47	172.90	155.39	144.46	238.54	216.67	203.54
31	115.99	105.06	98.47	172.90	155.39	144.46	238.54	216.67	203.54
32	115.99	105.06	98.47	172.90	155.39	144.46	238.54	216.67	203.54
33	115.99	105.06	98.47	172.90	155.39	144.46	238.54	216.67	203.54
34	115.99	105.06	98.47	172.90	155.39	144.46	238.54	216.67	203.54
35	115.99	105.06	98.47	172.90	155.39	144.46	238.54	216.67	203.54
36	115.99	105.06	98.47	172.90	155.39	144.46	238.54	216.67	203.54
37	115.99	105.06	98.47	172.90	155.39	144.46	238.54	216.67	203.54
38	115.99	105.06	98.47	172.90	155.39	144.46	238.54	216.67	203.54
39	115.99	105.06	98.47	172.90	155.39	144.46	238.54	216.67	203.54
40	115.99	105.06	98.47	172.90	155.39	144.46	238.54	216.67	203.54
41	115.99	105.06	98.47	172.90	155.39	144.46	238.54	216.67	203.54
42	115.99	105.06	98.47	172.90	155.39	144.46	238.54	216.67	203.54
43	115.99	105.06	98.47	172.90	155.39	144.46	238.54	216.67	203.54
44	115.99	105.06	98.47	172.90	155.39	144.46	238.54	216.67	203.54
45	115.99	105.06	98.47	172.90	155.39	144.46	238.54	216.67	203.54
46	118.19	107.24	100.67	177.27	159.78	146.64	242.94	221.05	207.91
47	120.38	109.43	102.87	179.46	161.95	148.82	247.31	225.41	210.09
48	122.56	111.62	102.87	181.65	164.14	153.19	249.49	227.62	214.48
49	124.75	113.79	105.06	186.04	168.51	155.39	251.69	229.79	214.48
50	124.75	113.79	105.06	188.22	170.71	157.58	256.07	231.99	216.67
51	126.94	115.99	107.24	192.59	175.10	161.95	260.43	236.37	221.05
52	133.50	118.19	109.43	199.16	179.46	166.34	264.81	242.94	227.62
53	137.87	122.56	113.79	207.91	188.22	175.10	275.75	251.69	234.17
54	144.46	129.11	120.38	218.86	199.16	186.04	286.71	260.43	242.94
55	151.02	137.87	129.11	234.17	212.30	199.16	299.83	271.39	253.87
56	161.95	146.64	135.70	247.31	225.41	210.09	315.15	284.51	264.81
57	172.90	155.39	144.46	264.81	240.75	225.41	332.66	302.02	280.13
58	183.83	166.34	155.39	284.51	258.26	240.75	354.55	319.53	297.65
59	199.16	179.46	166.34	304.21	277.94	260.43	376.44	339.23	315.15
60	214.48	192.59	177.27	328.29	297.65	277.94	402.68	363.31	337.05
61	231.99	207.91	190.42	350.18	319.53	297.65	428.96	387.37	358.93
62	249.49	223.23	205.74	374.24	341.41	319.53	457.40	413.64	385.18
63	264.81	238.54	221.05	396.13	361.10	339.23	485.88	439.90	409.26
64	284.51	256.07	236.37	420.21	383.01	356.73	516.51	468.35	435.53
65	304.21	273.57	253.87	442.08	402.68	376.44	547.15	496.80	461.79
66	328.29	295.46	273.57	472.73	428.96	400.50	582.16	529.64	494.62
67	358.93	321.74	297.65	512.12	463.98	433.34	625.95	569.03	529.64
68	391.76	354.55	328.29	560.28	509.93	474.93	674.07	612.80	571.23
69	428.96	387.37	358.93	617.18	560.28	523.07	728.79	658.75	610.63
70	470.53	424.58	393.94	682.84	619.36	577.78	787.90	711.28	658.75
71	518.68	468.35	435.53	755.06	685.02	636.88	853.53	768.19	711.28
72	575.60	520.88	483.67	829.47	752.87	700.34	925.77	833.85	772.55
73	641.26	577.78	534.00	912.64	825.09	765.99	1,008.93	908.25	842.61
74	711.28	641.26	593.10	1,000.17	903.88	838.21	1,100.84	993.61	921.38
75	790.07	709.10	654.38	1,096.47	989.23	919.20	1,197.15	1,083.35	1,006.76
76	871.06	781.31	722.23	1,197.15	1,081.15	1,002.36	1,297.82	1,177.44	1,096.47
77	956.41	860.11	796.63	1,302.19	1,175.27	1,092.11	1,407.26	1,278.11	1,190.58
78	1,043.95	938.89	868.87	1,413.81	1,280.32	1,190.58	1,516.68	1,378.80	1,286.87
79	1,131.49	1,019.88	945.46	1,527.64	1,385.36	1,291.25	1,632.67	1,483.85	1,383.17
80	1,223.39	1,103.05	1,024.25	1,647.98	1,499.17	1,398.49	1,753.04	1,593.27	1,486.04
81	1,328.46	1,201.52	1,116.17	1,783.67	1,623.93	1,516.68	1,884.37	1,711.46	1,597.65
82	1,451.01	1,313.14	1,221.22	1,936.89	1,766.18	1,652.37	2,030.99	1,847.15	1,724.59
83	1,591.08	1,442.26	1,341.59	2,114.16	1,928.14	1,803.38	2,197.33	1,998.16	1,866.84
84	1,763.99	1,597.65	1,486.04	2,319.90	2,114.16	1,978.48	2,387.73	2,173.25	2,030.99
85	1,923.77	1,742.10	1,619.55	2,527.80	2,304.55	2,155.76	2,602.21	2,368.02	2,214.83
86	2,096.65	1,899.69	1,766.18	2,755.40	2,512.49	2,350.53	2,836.38	2,580.32	2,413.98
87	2,284.87	2,070.39	1,925.94	3,002.73	2,737.90	2,562.81	3,092.44	2,812.31	2,630.65
88	2,490.60	2,256.42	2,098.83	3,271.91	2,985.20	2,792.61	3,370.39	3,066.18	2,867.03
89	2,713.83	2,459.97	2,287.05	3,567.37	3,254.40	3,044.30	3,674.61	3,341.95	3,125.27
90	2,958.94	2,681.00	2,492.77	3,889.09	3,547.66	3,317.88	4,005.09	3,641.77	3,407.61
91	3,225.96	2,921.75	2,718.21	4,239.27	3,867.20	3,615.52	4,366.19	3,970.06	3,714.01
92	3,517.02	3,184.37	2,963.33	4,620.08	4,215.19	3,941.61	4,760.15	4,326.79	4,048.85
93	3,834.38	3,471.07	3,230.33	5,035.90	4,593.81	4,296.16	5,189.09	4,716.37	4,414.34
94	4,180.17	3,784.04	3,521.40	5,488.93	5,007.45	4,683.52	5,655.25	5,140.96	4,812.67

Appendix A

Genworth Life Insurance Company  
Current-Year Premiums

Form: 7000, 7020, et al

Annual Premiums per \$10 Daily Benefit

4 Year Benefit Period

Issue Age	No Benefit Increase Option			Simple Benefit Increase Option			Compound Benefit Increase Option		
	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	100.67	87.54	78.80	140.07	129.11	122.56	201.35	183.83	172.90
19	100.67	87.54	78.80	140.07	129.11	122.56	201.35	183.83	172.90
20	100.67	87.54	78.80	140.07	129.11	122.56	201.35	183.83	172.90
21	100.67	87.54	78.80	140.07	129.11	122.56	201.35	183.83	172.90
22	100.67	87.54	78.80	140.07	129.11	122.56	201.35	183.83	172.90
23	100.67	87.54	78.80	140.07	129.11	122.56	201.35	183.83	172.90
24	100.67	87.54	78.80	140.07	129.11	122.56	201.35	183.83	172.90
25	100.67	87.54	78.80	140.07	129.11	122.56	201.35	183.83	172.90
26	100.67	87.54	78.80	140.07	129.11	122.56	201.35	183.83	172.90
27	100.67	87.54	78.80	140.07	129.11	122.56	201.35	183.83	172.90
28	100.67	87.54	78.80	140.07	129.11	122.56	201.35	183.83	172.90
29	100.67	87.54	78.80	140.07	129.11	122.56	201.35	183.83	172.90
30	100.67	87.54	78.80	140.07	129.11	122.56	201.35	183.83	172.90
31	100.67	87.54	78.80	140.07	129.11	122.56	201.35	183.83	172.90
32	100.67	87.54	78.80	140.07	129.11	122.56	201.35	183.83	172.90
33	100.67	87.54	78.80	140.07	129.11	122.56	201.35	183.83	172.90
34	100.67	87.54	78.80	140.07	129.11	122.56	201.35	183.83	172.90
35	100.67	87.54	78.80	140.07	129.11	122.56	201.35	183.83	172.90
36	100.67	87.54	78.80	140.07	129.11	122.56	201.35	183.83	172.90
37	100.67	87.54	78.80	140.07	129.11	122.56	201.35	183.83	172.90
38	100.67	87.54	78.80	140.07	129.11	122.56	201.35	183.83	172.90
39	100.67	87.54	78.80	140.07	129.11	122.56	201.35	183.83	172.90
40	100.67	87.54	78.80	140.07	129.11	122.56	201.35	183.83	172.90
41	100.67	87.54	78.80	140.07	129.11	122.56	201.35	183.83	172.90
42	100.67	87.54	78.80	140.07	129.11	122.56	201.35	183.83	172.90
43	100.67	87.54	78.80	140.07	129.11	122.56	201.35	183.83	172.90
44	100.67	87.54	78.80	140.07	129.11	122.56	201.35	183.83	172.90
45	100.67	87.54	78.80	140.07	129.11	122.56	201.35	183.83	172.90
46	102.87	87.54	78.80	142.26	131.32	124.75	203.54	186.04	175.10
47	102.87	89.75	80.98	144.46	133.50	126.94	205.74	190.42	179.46
48	105.06	91.92	83.16	146.64	135.70	129.11	207.91	192.59	181.65
49	105.06	91.92	83.16	148.82	137.87	129.11	210.09	192.59	181.65
50	107.24	94.12	85.35	151.02	140.07	131.32	212.30	194.78	183.83
51	109.43	94.12	85.35	155.39	142.26	133.50	216.67	199.16	186.04
52	109.43	98.47	89.75	161.95	148.82	140.07	223.23	201.35	188.22
53	113.79	102.87	94.12	170.71	155.39	144.46	229.79	207.91	194.78
54	120.38	107.24	98.47	179.46	161.95	151.02	238.54	216.67	201.35
55	126.94	113.79	105.06	190.42	172.90	159.78	249.49	223.23	205.74
56	133.50	118.19	109.43	203.54	183.83	170.71	262.63	234.17	214.48
57	142.26	126.94	118.19	218.86	196.97	181.65	277.94	247.31	227.62
58	153.19	137.87	126.94	234.17	210.09	194.78	295.46	260.43	238.54
59	166.34	148.82	135.70	253.87	225.41	207.91	317.34	280.13	256.07
60	177.27	157.58	144.46	273.57	245.11	225.41	339.23	299.83	273.57
61	192.59	170.71	157.58	297.65	262.63	240.75	361.10	319.53	293.26
62	207.91	186.04	170.71	317.34	282.34	260.43	387.37	343.61	312.97
63	223.23	196.97	179.46	337.05	302.02	277.94	411.45	363.31	330.46
64	236.37	210.09	192.59	358.93	321.74	297.65	433.34	383.01	350.18
65	253.87	223.23	203.54	380.81	343.61	317.34	457.40	402.68	367.69
66	273.57	242.94	221.05	404.89	365.49	339.23	483.67	428.96	391.76
67	297.65	262.63	240.75	437.71	396.13	367.69	518.68	459.61	420.21
68	326.09	288.89	264.81	479.30	431.16	398.33	560.28	496.80	453.03
69	356.73	317.34	291.07	523.07	468.35	433.34	604.04	536.20	492.43
70	391.76	347.98	319.53	575.60	514.33	472.73	652.20	582.16	534.00
71	431.16	385.18	354.55	632.50	562.47	516.51	704.72	630.30	582.16
72	477.11	426.77	391.76	693.78	617.18	564.64	768.19	687.22	634.67
73	531.83	474.93	437.71	759.44	676.26	619.36	840.41	752.87	693.78
74	590.92	527.45	485.88	831.66	737.55	676.26	921.38	822.89	757.23
75	656.58	586.55	540.59	908.25	807.58	741.91	1,006.76	897.32	825.09
76	728.79	650.00	597.48	991.42	884.19	811.95	1,098.66	978.29	897.32
77	803.22	715.66	658.75	1,083.35	967.36	888.56	1,192.76	1,063.65	976.10
78	881.98	787.90	724.42	1,177.44	1,052.71	969.53	1,291.25	1,149.00	1,054.88
79	962.96	860.11	792.26	1,278.11	1,142.44	1,052.71	1,389.74	1,238.75	1,138.06
80	1,048.33	936.70	862.29	1,385.36	1,240.92	1,144.63	1,494.79	1,335.04	1,227.79
81	1,146.80	1,024.25	943.28	1,503.56	1,350.35	1,247.47	1,610.79	1,437.89	1,324.09
82	1,258.42	1,124.92	1,035.20	1,637.05	1,470.72	1,359.09	1,737.72	1,553.89	1,431.34
83	1,387.54	1,238.75	1,140.24	1,788.07	1,606.40	1,486.04	1,886.54	1,687.38	1,553.89
84	1,538.56	1,376.62	1,267.19	1,958.77	1,759.62	1,628.29	2,052.88	1,836.21	1,691.77
85	1,676.45	1,501.36	1,380.99	2,136.04	1,917.18	1,774.93	2,236.73	2,002.53	1,844.97
86	1,827.47	1,637.05	1,505.73	2,328.64	2,090.09	1,934.69	2,438.06	2,182.01	2,011.29
87	1,991.60	1,783.67	1,641.43	2,538.74	2,278.31	2,109.77	2,656.91	2,378.98	2,192.95
88	2,171.07	1,943.45	1,790.25	2,766.35	2,484.02	2,300.18	2,895.49	2,593.46	2,389.93
89	2,365.85	2,118.53	1,952.21	3,015.84	2,707.26	2,508.09	3,155.92	2,827.63	2,604.39
90	2,578.13	2,308.95	2,127.29	3,287.23	2,950.19	2,733.53	3,440.43	3,081.49	2,838.58
91	2,810.12	2,516.86	2,317.69	3,582.69	3,215.01	2,978.65	3,749.02	3,359.46	3,094.64
92	3,064.00	2,744.48	2,525.62	3,904.41	3,503.90	3,245.65	4,086.07	3,661.49	3,372.59
93	3,339.75	2,991.78	2,753.22	4,256.76	3,819.06	3,536.73	4,453.74	3,991.95	3,676.80
94	3,639.59	3,260.96	3,000.52	4,639.77	4,162.66	3,854.08	4,854.24	4,350.88	4,007.27

Appendix A

Genworth Life Insurance Company  
Current-Year Premiums

Form: 7000, 7020, et al

Annual Premiums per \$10 Daily Benefit

3 Year Benefit Period

Issue Age	No Benefit Increase Option			Simple Benefit Increase Option			Compound Benefit Increase Option		
	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	87.54	76.60	70.04	124.75	113.79	105.06	177.27	159.78	148.82
19	87.54	76.60	70.04	124.75	113.79	105.06	177.27	159.78	148.82
20	87.54	76.60	70.04	124.75	113.79	105.06	177.27	159.78	148.82
21	87.54	76.60	70.04	124.75	113.79	105.06	177.27	159.78	148.82
22	87.54	76.60	70.04	124.75	113.79	105.06	177.27	159.78	148.82
23	87.54	76.60	70.04	124.75	113.79	105.06	177.27	159.78	148.82
24	87.54	76.60	70.04	124.75	113.79	105.06	177.27	159.78	148.82
25	87.54	76.60	70.04	124.75	113.79	105.06	177.27	159.78	148.82
26	87.54	76.60	70.04	124.75	113.79	105.06	177.27	159.78	148.82
27	87.54	76.60	70.04	124.75	113.79	105.06	177.27	159.78	148.82
28	87.54	76.60	70.04	124.75	113.79	105.06	177.27	159.78	148.82
29	87.54	76.60	70.04	124.75	113.79	105.06	177.27	159.78	148.82
30	87.54	76.60	70.04	124.75	113.79	105.06	177.27	159.78	148.82
31	87.54	76.60	70.04	124.75	113.79	105.06	177.27	159.78	148.82
32	87.54	76.60	70.04	124.75	113.79	105.06	177.27	159.78	148.82
33	87.54	76.60	70.04	124.75	113.79	105.06	177.27	159.78	148.82
34	87.54	76.60	70.04	124.75	113.79	105.06	177.27	159.78	148.82
35	87.54	76.60	70.04	124.75	113.79	105.06	177.27	159.78	148.82
36	87.54	76.60	70.04	124.75	113.79	105.06	177.27	159.78	148.82
37	87.54	76.60	70.04	124.75	113.79	105.06	177.27	159.78	148.82
38	87.54	76.60	70.04	124.75	113.79	105.06	177.27	159.78	148.82
39	87.54	76.60	70.04	124.75	113.79	105.06	177.27	159.78	148.82
40	87.54	76.60	70.04	124.75	113.79	105.06	177.27	159.78	148.82
41	87.54	76.60	70.04	124.75	113.79	105.06	177.27	159.78	148.82
42	87.54	76.60	70.04	124.75	113.79	105.06	177.27	159.78	148.82
43	87.54	76.60	70.04	124.75	113.79	105.06	177.27	159.78	148.82
44	87.54	76.60	70.04	124.75	113.79	105.06	177.27	159.78	148.82
45	87.54	76.60	70.04	124.75	113.79	105.06	177.27	159.78	148.82
46	89.75	85.35	72.22	126.94	115.99	107.24	179.46	161.95	151.02
47	91.92	87.54	74.41	129.11	118.19	109.43	183.83	166.34	153.19
48	91.92	87.54	74.41	131.32	118.19	109.43	186.04	168.51	155.39
49	94.12	87.54	74.41	133.50	120.38	111.62	188.22	170.71	157.58
50	94.12	89.75	76.60	135.70	122.56	113.79	188.22	170.71	157.58
51	96.30	91.92	78.80	140.07	124.75	115.99	192.59	172.90	159.78
52	98.47	94.12	78.80	142.26	129.11	120.38	196.97	177.27	164.14
53	102.87	96.30	80.98	151.02	135.70	124.75	203.54	181.65	168.51
54	107.24	100.67	85.35	159.78	144.46	133.50	210.09	188.22	172.90
55	111.62	105.06	89.75	170.71	153.19	140.07	221.05	196.97	179.46
56	118.19	111.62	96.30	179.46	161.95	148.82	231.99	205.74	188.22
57	126.94	120.38	102.87	192.59	172.90	159.78	242.94	216.67	199.16
58	137.87	129.11	109.43	207.91	186.04	170.71	260.43	229.79	207.91
59	146.64	140.07	118.19	225.41	199.16	181.65	277.94	245.11	223.23
60	159.78	151.02	129.11	240.75	212.30	194.78	297.65	262.63	238.54
61	172.90	161.95	140.07	260.43	229.79	207.91	319.53	282.34	256.07
62	186.04	175.10	148.82	280.13	247.31	225.41	339.23	297.65	271.39
63	199.16	188.22	161.95	297.65	262.63	240.75	358.93	317.34	288.89
64	212.30	201.35	172.90	317.34	282.34	258.26	380.81	334.85	304.21
65	227.62	214.48	183.83	337.05	299.83	275.75	400.50	354.55	323.91
66	242.94	229.79	196.97	361.10	323.91	297.65	426.77	376.44	343.61
67	264.81	251.69	214.48	391.76	350.18	321.74	455.22	402.68	367.69
68	288.89	273.57	234.17	422.40	378.63	347.98	490.25	433.34	396.13
69	317.34	302.02	258.26	461.79	411.45	376.44	529.64	468.35	428.96
70	347.98	330.46	284.51	503.37	446.48	409.26	573.40	507.75	463.98
71	383.01	365.49	312.97	549.32	488.05	446.48	621.55	551.52	505.56
72	422.40	404.89	347.98	604.04	534.00	488.05	674.07	599.67	549.32
73	470.53	448.66	385.18	663.14	586.55	536.20	735.36	654.38	601.86
74	523.07	498.99	426.77	726.59	643.44	588.72	803.22	715.66	656.58
75	582.16	553.70	472.73	796.63	704.72	643.44	877.61	781.31	715.66
76	643.44	610.63	520.88	871.06	770.37	704.72	954.21	846.98	776.94
77	711.28	674.07	577.78	952.04	842.61	770.37	1,037.39	921.38	844.79
78	781.31	741.91	634.67	1,033.01	917.01	840.41	1,118.36	995.81	912.64
79	853.53	809.77	693.78	1,116.17	993.61	912.64	1,203.72	1,070.20	982.68
80	927.96	884.19	759.44	1,208.08	1,076.79	989.23	1,297.82	1,151.18	1,054.88
81	1,015.48	969.53	831.66	1,308.77	1,168.70	1,074.59	1,394.12	1,238.75	1,135.87
82	1,111.79	1,063.65	914.83	1,422.57	1,269.38	1,168.70	1,505.73	1,337.22	1,225.60
83	1,227.79	1,173.08	1,008.93	1,549.51	1,385.36	1,275.94	1,630.48	1,448.84	1,328.46
84	1,359.09	1,300.02	1,116.17	1,700.52	1,518.87	1,398.49	1,772.75	1,575.76	1,444.46
85	1,481.65	1,416.02	1,216.84	1,853.73	1,654.56	1,525.44	1,932.49	1,718.03	1,573.59
86	1,615.16	1,542.96	1,326.27	2,020.06	1,803.38	1,663.31	2,105.41	1,873.42	1,715.83
87	1,759.62	1,680.83	1,446.65	2,201.71	1,965.34	1,812.14	2,295.81	2,041.93	1,871.22
88	1,917.18	1,831.84	1,575.76	2,400.87	2,142.61	1,976.28	2,501.54	2,225.78	2,039.76
89	2,090.09	1,995.97	1,718.03	2,617.53	2,335.21	2,153.55	2,726.95	2,427.12	2,223.59
90	2,278.31	2,175.43	1,873.42	2,853.90	2,545.30	2,348.35	2,972.08	2,645.97	2,422.74
91	2,484.02	2,370.22	2,041.93	3,109.96	2,775.11	2,560.61	3,239.08	2,884.53	2,641.60
92	2,707.26	2,582.52	2,225.78	3,390.10	3,024.60	2,790.43	3,530.17	3,144.97	2,880.18
93	2,950.19	2,814.51	2,427.12	3,694.31	3,295.99	3,042.10	3,847.50	3,427.31	3,138.40
94	3,215.01	3,068.37	2,645.97	4,026.97	3,593.64	3,315.67	4,193.31	3,735.88	3,420.73

Appendix A

Genworth Life Insurance Company  
Current-Year Premiums

Form: 7000, 7020, et al

Annual Premiums per \$10 Daily Benefit

2 Year Benefit Period

Issue Age	No Benefit Increase Option			Simple Benefit Increase Option			Compound Benefit Increase Option		
	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	72.22	63.48	56.90	102.87	87.54	78.80	142.26	124.75	111.62
19	72.22	63.48	56.90	102.87	87.54	78.80	142.26	124.75	111.62
20	72.22	63.48	56.90	102.87	87.54	78.80	142.26	124.75	111.62
21	72.22	63.48	56.90	102.87	87.54	78.80	142.26	124.75	111.62
22	72.22	63.48	56.90	102.87	87.54	78.80	142.26	124.75	111.62
23	72.22	63.48	56.90	102.87	87.54	78.80	142.26	124.75	111.62
24	72.22	63.48	56.90	102.87	87.54	78.80	142.26	124.75	111.62
25	72.22	63.48	56.90	102.87	87.54	78.80	142.26	124.75	111.62
26	72.22	63.48	56.90	102.87	87.54	78.80	142.26	124.75	111.62
27	72.22	63.48	56.90	102.87	87.54	78.80	142.26	124.75	111.62
28	72.22	63.48	56.90	102.87	87.54	78.80	142.26	124.75	111.62
29	72.22	63.48	56.90	102.87	87.54	78.80	142.26	124.75	111.62
30	72.22	63.48	56.90	102.87	87.54	78.80	142.26	124.75	111.62
31	72.22	63.48	56.90	102.87	87.54	78.80	142.26	124.75	111.62
32	72.22	63.48	56.90	102.87	87.54	78.80	142.26	124.75	111.62
33	72.22	63.48	56.90	102.87	87.54	78.80	142.26	124.75	111.62
34	72.22	63.48	56.90	102.87	87.54	78.80	142.26	124.75	111.62
35	72.22	63.48	56.90	102.87	87.54	78.80	142.26	124.75	111.62
36	72.22	63.48	56.90	102.87	87.54	78.80	142.26	124.75	111.62
37	72.22	63.48	56.90	102.87	87.54	78.80	142.26	124.75	111.62
38	72.22	63.48	56.90	102.87	87.54	78.80	142.26	124.75	111.62
39	72.22	63.48	56.90	102.87	87.54	78.80	142.26	124.75	111.62
40	72.22	63.48	56.90	102.87	87.54	78.80	142.26	124.75	111.62
41	72.22	63.48	56.90	102.87	87.54	78.80	142.26	124.75	111.62
42	72.22	63.48	56.90	102.87	87.54	78.80	142.26	124.75	111.62
43	72.22	63.48	56.90	102.87	87.54	78.80	142.26	124.75	111.62
44	72.22	63.48	56.90	102.87	87.54	78.80	142.26	124.75	111.62
45	72.22	63.48	56.90	102.87	87.54	78.80	142.26	124.75	111.62
46	72.22	63.48	59.09	105.06	89.75	80.98	144.46	126.94	113.79
47	74.41	65.67	59.09	107.24	91.92	83.16	148.82	129.11	115.99
48	74.41	65.67	59.09	109.43	94.12	85.35	148.82	131.32	118.19
49	76.60	67.84	61.27	109.43	94.12	85.35	151.02	131.32	118.19
50	76.60	67.84	61.27	109.43	96.30	87.54	153.19	133.50	120.38
51	78.80	67.84	61.27	111.62	98.47	89.75	155.39	133.50	120.38
52	78.80	70.04	63.48	115.99	100.67	91.92	157.58	137.87	124.75
53	83.16	72.22	65.67	122.56	107.24	98.47	164.14	142.26	129.11
54	85.35	74.41	67.84	129.11	113.79	102.87	170.71	148.82	133.50
55	91.92	80.98	72.22	137.87	120.38	109.43	175.10	153.19	140.07
56	96.30	83.16	74.41	144.46	126.94	115.99	183.83	159.78	144.46
57	105.06	89.75	78.80	155.39	137.87	124.75	194.78	170.71	153.19
58	111.62	96.30	85.35	166.34	146.64	133.50	205.74	181.65	164.14
59	120.38	105.06	94.12	179.46	155.39	140.07	221.05	192.59	172.90
60	131.32	113.79	102.87	192.59	168.51	151.02	234.17	205.74	186.04
61	140.07	122.56	111.62	205.74	179.46	161.95	251.69	221.05	201.35
62	153.19	135.70	122.56	223.23	192.59	172.90	267.02	234.17	212.30
63	164.14	144.46	131.32	238.54	207.91	186.04	284.51	249.49	227.62
64	172.90	153.19	140.07	256.07	223.23	201.35	299.83	262.63	238.54
65	183.83	161.95	148.82	273.57	238.54	214.48	317.34	280.13	253.87
66	196.97	175.10	161.95	295.46	258.26	231.99	337.05	295.46	269.19
67	214.48	190.42	172.90	317.34	275.75	249.49	361.10	319.53	291.07
68	234.17	207.91	190.42	341.41	297.65	269.19	391.76	343.61	310.78
69	256.07	227.62	207.91	367.69	323.91	293.26	422.40	369.86	334.85
70	282.34	251.69	229.79	396.13	347.98	315.15	455.22	398.33	358.93
71	310.78	275.75	253.87	428.96	376.44	341.41	492.43	431.16	391.76
72	343.61	306.38	280.13	468.35	411.45	374.24	536.20	468.35	422.40
73	380.81	337.05	308.59	516.51	453.03	411.45	579.96	509.93	461.79
74	422.40	372.05	339.23	571.23	501.19	453.03	630.30	555.91	505.56
75	468.35	411.45	372.05	628.12	551.52	498.99	682.84	601.86	549.32
76	518.68	453.03	409.26	689.39	604.04	547.15	739.74	656.58	599.67
77	573.40	501.19	453.03	752.87	658.75	597.48	801.02	709.10	647.82
78	628.12	551.52	498.99	814.15	713.47	647.82	862.29	763.82	698.15
79	685.02	604.04	549.32	875.43	770.37	700.34	927.96	818.54	744.11
80	746.30	663.14	606.23	941.09	829.47	755.06	997.99	877.61	796.63
81	816.34	726.59	667.52	1,015.48	895.13	814.15	1,074.59	941.09	853.53
82	895.13	798.82	735.36	1,098.66	969.53	881.98	1,155.55	1,013.31	917.01
83	987.05	879.81	807.58	1,194.95	1,054.88	960.78	1,249.67	1,092.11	987.05
84	1,092.11	971.73	892.93	1,308.77	1,155.55	1,052.71	1,354.72	1,186.20	1,074.59
85	1,190.58	1,059.27	973.91	1,426.94	1,260.62	1,146.80	1,477.29	1,293.45	1,170.88
86	1,297.82	1,155.55	1,061.47	1,556.08	1,374.41	1,249.67	1,610.79	1,409.44	1,275.94
87	1,413.81	1,260.62	1,157.76	1,696.15	1,499.17	1,361.30	1,755.22	1,536.37	1,389.74
88	1,540.76	1,374.41	1,262.79	1,849.34	1,634.87	1,483.85	1,912.82	1,674.24	1,514.49
89	1,678.63	1,499.17	1,376.62	2,015.67	1,781.50	1,617.35	2,085.71	1,825.26	1,650.19
90	1,829.65	1,634.87	1,501.36	2,197.33	1,941.26	1,763.99	2,273.92	1,989.41	1,799.01
91	1,993.80	1,781.50	1,637.05	2,394.30	2,116.36	1,923.77	2,479.64	2,168.88	1,960.96
92	2,173.25	1,941.26	1,783.67	2,608.78	2,306.75	2,096.65	2,702.89	2,363.66	2,138.23
93	2,368.02	2,116.36	1,943.45	2,842.95	2,514.66	2,284.87	2,945.81	2,575.93	2,330.82
94	2,580.32	2,306.75	2,118.53	3,099.02	2,740.08	2,490.60	3,210.64	2,807.93	2,540.94

Appendix B

Genworth Life Insurance Company  
79% Increase to Current-Year Premiums

Form: 7000, 7020, et al

Annual Premiums per \$10 Daily Benefit

Issue Age	Lifetime Benefit Period										
	No Benefit Increase Option			Simple Benefit Increase Option			Compound Benefit Increase Option				
Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period		
0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	270.15	247.99	234.70	420.70	371.98	340.98	557.96	509.29	473.85		
19	270.15	247.99	234.70	420.70	371.98	340.98	557.96	509.29	473.85		
20	270.15	247.99	234.70	420.70	371.98	340.98	557.96	509.29	473.85		
21	270.15	247.99	234.70	420.70	371.98	340.98	557.96	509.29	473.85		
22	270.15	247.99	234.70	420.70	371.98	340.98	557.96	509.29	473.85		
23	270.15	247.99	234.70	420.70	371.98	340.98	557.96	509.29	473.85		
24	270.15	247.99	234.70	420.70	371.98	340.98	557.96	509.29	473.85		
25	270.15	247.99	234.70	420.70	371.98	340.98	557.96	509.29	473.85		
26	270.15	247.99	234.70	420.70	371.98	340.98	557.96	509.29	473.85		
27	270.15	247.99	234.70	420.70	371.98	340.98	557.96	509.29	473.85		
28	270.15	247.99	234.70	420.70	371.98	340.98	557.96	509.29	473.85		
29	270.15	247.99	234.70	420.70	371.98	340.98	557.96	509.29	473.85		
30	270.15	247.99	234.70	420.70	371.98	340.98	557.96	509.29	473.85		
31	270.15	247.99	234.70	420.70	371.98	340.98	557.96	509.29	473.85		
32	270.15	247.99	234.70	420.70	371.98	340.98	557.96	509.29	473.85		
33	270.15	247.99	234.70	420.70	371.98	340.98	557.96	509.29	473.85		
34	270.15	247.99	234.70	420.70	371.98	340.98	557.96	509.29	473.85		
35	270.15	247.99	234.70	420.70	371.98	340.98	557.96	509.29	473.85		
36	270.15	247.99	234.70	420.70	371.98	340.98	557.96	509.29	473.85		
37	270.15	247.99	234.70	420.70	371.98	340.98	557.96	509.29	473.85		
38	270.15	247.99	234.70	420.70	371.98	340.98	557.96	509.29	473.85		
39	270.15	247.99	234.70	420.70	371.98	340.98	557.96	509.29	473.85		
40	270.15	247.99	234.70	420.70	371.98	340.98	557.96	509.29	473.85		
41	270.15	247.99	234.70	420.70	371.98	340.98	557.96	509.29	473.85		
42	270.15	247.99	234.70	420.70	371.98	340.98	557.96	509.29	473.85		
43	270.15	247.99	234.70	420.70	371.98	340.98	557.96	509.29	473.85		
44	270.15	247.99	234.70	420.70	371.98	340.98	557.96	509.29	473.85		
45	270.15	247.99	234.70	420.70	371.98	340.98	557.96	509.29	473.85		
46	278.99	256.85	239.14	429.58	380.86	345.42	571.30	518.15	482.69		
47	283.43	261.25	243.58	433.99	385.30	349.87	580.14	526.98	491.59		
48	283.43	261.25	247.99	442.85	394.12	358.72	588.96	535.84	500.43		
49	287.85	265.73	252.43	447.30	398.56	363.14	593.40	540.31	504.85		
50	292.32	270.15	252.43	456.11	402.98	367.58	602.30	544.70	509.29		
51	296.71	274.59	261.25	464.99	416.30	380.86	606.70	553.58	518.15		
52	309.97	287.85	270.15	478.29	429.58	394.12	624.42	571.30	535.84		
53	323.31	296.71	278.99	500.43	451.69	416.30	651.02	593.40	553.58		
54	340.98	309.97	292.32	526.98	478.29	442.85	677.55	615.56	575.70		
55	358.72	327.71	305.59	557.96	509.29	473.85	713.01	646.57	602.30		
56	385.30	349.87	327.71	593.40	544.70	509.29	748.42	682.03	637.69		
57	411.86	376.44	349.87	628.84	580.14	544.70	792.72	721.84	673.13		
58	438.42	394.12	367.58	668.69	619.97	588.96	837.00	766.14	717.41		
59	473.85	429.58	398.56	721.84	664.29	628.84	885.71	810.40	757.28		
60	504.85	456.11	420.70	766.14	708.57	673.13	938.86	859.13	806.00		
61	540.31	491.59	456.11	819.28	761.72	726.27	1,000.84	916.69	859.13		
62	584.56	526.98	491.59	872.45	810.40	770.56	1,067.29	978.68	916.69		
63	628.84	571.30	531.42	921.12	854.71	810.40	1,138.14	1,045.15	983.16		
64	668.69	606.70	566.84	969.84	894.55	845.86	1,209.00	1,115.98	1,053.99		
65	717.41	655.43	611.14	1,023.00	938.86	885.71	1,288.71	1,191.26	1,129.28		
66	775.02	708.57	664.29	1,089.41	996.42	934.43	1,377.26	1,275.41	1,209.00		
67	845.86	775.02	726.27	1,178.00	1,080.55	1,014.16	1,483.59	1,372.86	1,297.59		
68	921.12	845.86	792.72	1,297.59	1,186.86	1,115.98	1,598.70	1,470.25	1,386.12		
69	1,014.16	925.54	867.99	1,439.25	1,315.27	1,235.58	1,727.10	1,580.96	1,483.59		
70	1,115.98	1,018.55	952.12	1,603.12	1,465.85	1,377.26	1,864.39	1,696.10	1,580.96		
71	1,235.58	1,120.40	1,045.15	1,775.82	1,625.30	1,527.84	2,023.81	1,828.97	1,700.55		
72	1,359.58	1,235.58	1,155.87	1,961.82	1,793.56	1,682.83	2,192.12	1,984.00	1,842.29		
73	1,514.57	1,372.86	1,279.85	2,156.68	1,975.10	1,851.13	2,382.53	2,156.68	2,006.11		
74	1,678.41	1,518.98	1,412.70	2,369.26	2,165.52	2,028.27	2,586.23	2,351.52	2,196.53		
75	1,864.39	1,682.83	1,558.84	2,595.12	2,364.84	2,209.86	2,807.67	2,564.12	2,404.70		
76	2,054.81	1,851.13	1,718.27	2,829.81	2,581.82	2,413.51	3,037.97	2,789.98	2,626.11		
77	2,245.25	2,028.27	1,882.13	3,082.25	2,807.67	2,626.11	3,281.54	3,020.27	2,847.55		
78	2,435.69	2,205.42	2,050.41	3,334.66	3,046.81	2,851.97	3,533.96	3,254.99	3,068.97		
79	2,626.11	2,382.53	2,223.13	3,591.55	3,290.40	3,086.69	3,790.83	3,494.12	3,294.80		
80	2,825.39	2,572.96	2,404.70	3,870.55	3,551.65	3,339.14	4,065.41	3,742.10	3,529.54		
81	3,055.67	2,789.98	2,612.83	4,176.09	3,839.55	3,618.11	4,366.53	4,016.69	3,786.39		
82	3,321.40	3,037.97	2,847.55	4,525.96	4,171.68	3,936.96	4,703.10	4,326.66	4,078.68		
83	3,635.83	3,330.24	3,126.54	4,937.80	4,552.49	4,295.66	5,079.54	4,676.52	4,410.77		
84	4,021.07	3,680.10	3,449.85	5,424.94	4,995.35	4,711.94	5,509.08	5,079.54	4,796.09		
85	4,384.23	4,012.23	3,759.82	5,912.10	5,447.10	5,137.09	6,005.07	5,535.65	5,225.67		
86	4,778.39	4,375.39	4,096.40	6,443.52	5,938.65	5,597.65	6,545.33	6,036.08	5,695.10		
87	5,207.95	4,769.51	4,463.94	7,023.64	6,474.50	6,102.49	7,134.35	6,580.81	6,208.79		
88	5,677.36	5,199.07	4,866.97	7,656.92	7,059.08	6,651.64	7,776.51	7,174.21	6,766.77		
89	6,186.69	5,668.52	5,305.40	8,347.77	7,692.35	7,249.48	8,476.19	7,820.80	7,377.93		
90	6,744.65	6,177.79	5,783.65	9,100.61	8,383.20	7,900.49	9,237.90	8,524.91	8,042.24		
91	7,351.37	6,735.79	6,306.22	9,919.89	9,136.03	8,613.46	10,070.47	9,291.03	8,764.07		
92	8,011.16	7,342.47	6,873.05	10,814.45	9,959.77	9,388.46	10,978.32	10,128.03	9,552.34		
93	8,733.07	8,002.34	7,493.08	11,788.73	10,854.31	10,234.31	11,965.85	11,040.31	10,411.46		
94	9,516.89	8,724.17	8,166.21	12,851.57	11,833.03	11,155.46	13,041.99	12,032.31	11,350.30		

Appendix B

Genworth Life Insurance Company  
55% Increase to Current-Year Premiums

Form: 7000, 7020, et al

Annual Premiums per \$10 Daily Benefit

6 Year Benefit Period

Issue Age	No Benefit Increase Option			Simple Benefit Increase Option			Compound Benefit Increase Option		
	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	179.78	162.84	152.63	268.00	240.85	223.91	369.74	335.84	315.49
19	179.78	162.84	152.63	268.00	240.85	223.91	369.74	335.84	315.49
20	179.78	162.84	152.63	268.00	240.85	223.91	369.74	335.84	315.49
21	179.78	162.84	152.63	268.00	240.85	223.91	369.74	335.84	315.49
22	179.78	162.84	152.63	268.00	240.85	223.91	369.74	335.84	315.49
23	179.78	162.84	152.63	268.00	240.85	223.91	369.74	335.84	315.49
24	179.78	162.84	152.63	268.00	240.85	223.91	369.74	335.84	315.49
25	179.78	162.84	152.63	268.00	240.85	223.91	369.74	335.84	315.49
26	179.78	162.84	152.63	268.00	240.85	223.91	369.74	335.84	315.49
27	179.78	162.84	152.63	268.00	240.85	223.91	369.74	335.84	315.49
28	179.78	162.84	152.63	268.00	240.85	223.91	369.74	335.84	315.49
29	179.78	162.84	152.63	268.00	240.85	223.91	369.74	335.84	315.49
30	179.78	162.84	152.63	268.00	240.85	223.91	369.74	335.84	315.49
31	179.78	162.84	152.63	268.00	240.85	223.91	369.74	335.84	315.49
32	179.78	162.84	152.63	268.00	240.85	223.91	369.74	335.84	315.49
33	179.78	162.84	152.63	268.00	240.85	223.91	369.74	335.84	315.49
34	179.78	162.84	152.63	268.00	240.85	223.91	369.74	335.84	315.49
35	179.78	162.84	152.63	268.00	240.85	223.91	369.74	335.84	315.49
36	179.78	162.84	152.63	268.00	240.85	223.91	369.74	335.84	315.49
37	179.78	162.84	152.63	268.00	240.85	223.91	369.74	335.84	315.49
38	179.78	162.84	152.63	268.00	240.85	223.91	369.74	335.84	315.49
39	179.78	162.84	152.63	268.00	240.85	223.91	369.74	335.84	315.49
40	179.78	162.84	152.63	268.00	240.85	223.91	369.74	335.84	315.49
41	179.78	162.84	152.63	268.00	240.85	223.91	369.74	335.84	315.49
42	179.78	162.84	152.63	268.00	240.85	223.91	369.74	335.84	315.49
43	179.78	162.84	152.63	268.00	240.85	223.91	369.74	335.84	315.49
44	179.78	162.84	152.63	268.00	240.85	223.91	369.74	335.84	315.49
45	179.78	162.84	152.63	268.00	240.85	223.91	369.74	335.84	315.49
46	183.19	166.22	156.04	274.77	247.66	227.29	376.56	342.63	322.26
47	186.59	169.62	159.45	278.16	251.02	230.67	383.33	349.39	325.64
48	189.97	173.01	159.45	281.56	254.42	237.44	386.71	352.81	332.44
49	193.36	176.37	162.84	288.36	261.19	240.85	390.12	356.17	332.44
50	193.36	176.37	162.84	291.74	264.60	244.25	396.91	359.58	335.84
51	196.76	179.78	166.22	298.51	271.41	251.02	403.67	366.37	342.63
52	206.93	183.19	169.62	308.70	278.16	257.83	410.46	376.56	352.81
53	213.70	189.97	176.37	322.26	291.74	271.41	427.41	390.12	362.96
54	223.91	200.12	186.59	339.23	308.70	288.36	444.40	403.67	376.56
55	234.08	213.70	200.12	362.96	329.07	308.70	464.74	420.65	393.50
56	251.02	227.29	210.34	383.33	349.39	325.64	488.48	440.99	410.46
57	268.00	240.85	223.91	410.46	373.16	349.39	515.62	468.13	434.20
58	284.94	257.83	240.85	440.99	400.30	373.16	549.55	495.27	461.36
59	308.70	278.16	257.83	471.53	430.81	403.67	583.48	525.81	488.48
60	332.44	298.51	274.77	508.85	461.36	430.81	624.15	563.13	522.43
61	359.58	322.26	295.15	542.78	495.27	461.36	664.89	600.42	556.34
62	386.71	346.01	318.90	580.07	529.19	495.27	708.97	641.14	597.03
63	410.46	369.74	342.63	614.00	559.71	525.81	753.11	681.85	634.35
64	440.99	396.91	366.37	651.33	593.67	552.93	800.59	725.94	675.07
65	471.53	424.03	393.50	685.22	624.15	583.48	848.08	770.04	715.77
66	508.85	457.96	424.03	732.73	664.89	620.78	902.35	820.94	766.66
67	556.34	498.70	461.36	793.79	719.17	671.68	970.22	882.00	820.94
68	607.23	549.55	508.85	868.43	790.39	736.14	1,044.81	949.84	885.41
69	664.89	600.42	556.34	956.63	868.43	810.76	1,129.62	1,021.06	946.48
70	729.32	658.10	610.61	1,058.40	960.01	895.56	1,221.25	1,102.48	1,021.06
71	803.95	725.94	675.07	1,170.34	1,061.78	987.16	1,322.97	1,190.69	1,102.48
72	892.18	807.36	749.69	1,285.68	1,166.95	1,085.53	1,434.94	1,292.47	1,197.45
73	993.95	895.56	827.70	1,414.59	1,278.89	1,187.28	1,563.84	1,407.79	1,306.05
74	1,102.48	993.95	919.31	1,550.26	1,401.01	1,299.23	1,706.30	1,540.10	1,428.14
75	1,224.61	1,099.11	1,014.29	1,699.53	1,533.31	1,424.76	1,855.58	1,679.19	1,560.48
76	1,350.14	1,211.03	1,119.46	1,855.58	1,675.78	1,553.66	2,011.62	1,825.03	1,699.53
77	1,482.44	1,333.17	1,234.78	2,018.39	1,821.67	1,692.77	2,181.25	1,981.07	1,845.40
78	1,618.12	1,455.28	1,346.75	2,191.41	1,984.50	1,845.40	2,350.85	2,137.14	1,994.65
79	1,753.81	1,580.81	1,465.46	2,367.84	2,147.31	2,001.44	2,530.64	2,299.97	2,143.91
80	1,896.25	1,709.73	1,587.59	2,554.37	2,323.71	2,167.66	2,717.21	2,469.57	2,303.36
81	2,059.11	1,862.36	1,730.06	2,764.69	2,517.09	2,350.85	2,920.77	2,652.76	2,476.36
82	2,249.07	2,035.37	1,892.89	3,002.18	2,737.58	2,561.17	3,148.03	2,863.08	2,673.11
83	2,466.17	2,235.50	2,079.46	3,276.95	2,988.62	2,795.24	3,405.86	3,097.15	2,893.60
84	2,734.18	2,476.36	2,303.36	3,595.85	3,276.95	3,066.64	3,700.98	3,368.54	3,148.03
85	2,981.84	2,700.26	2,510.30	3,918.09	3,572.05	3,341.43	4,033.43	3,670.43	3,432.99
86	3,249.81	2,944.52	2,737.58	4,270.87	3,894.36	3,643.32	4,396.39	3,999.50	3,741.67
87	3,541.55	3,209.10	2,985.21	4,654.23	4,243.75	3,972.36	4,793.28	4,359.08	4,077.51
88	3,860.43	3,497.45	3,253.19	5,071.46	4,627.06	4,328.55	5,224.10	4,752.58	4,443.90
89	4,206.44	3,812.95	3,544.93	5,529.42	5,044.32	4,718.67	5,695.65	5,180.02	4,844.17
90	4,586.36	4,155.55	3,863.79	6,028.09	5,498.87	5,142.71	6,207.89	5,644.74	5,281.80
91	5,000.24	4,528.71	4,213.23	6,570.87	5,994.16	5,604.06	6,767.59	6,153.59	5,756.72
92	5,451.38	4,935.77	4,593.16	7,161.12	6,533.54	6,109.50	7,378.23	6,706.52	6,275.72
93	5,943.29	5,380.16	5,007.01	7,805.65	7,120.41	6,659.05	8,043.09	7,310.37	6,842.23
94	6,479.26	5,865.26	5,458.17	8,507.84	7,761.55	7,259.46	8,765.64	7,968.49	7,459.64

Appendix B

Genworth Life Insurance Company  
55% Increase to Current-Year Premiums

Form: 7000, 7020, et al

Annual Premiums per \$10 Daily Benefit

4 Year Benefit Period

Issue Age	No Benefit Increase Option			Simple Benefit Increase Option			Compound Benefit Increase Option		
	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	156.04	135.69	122.14	217.11	200.12	189.97	312.09	284.94	268.00
19	156.04	135.69	122.14	217.11	200.12	189.97	312.09	284.94	268.00
20	156.04	135.69	122.14	217.11	200.12	189.97	312.09	284.94	268.00
21	156.04	135.69	122.14	217.11	200.12	189.97	312.09	284.94	268.00
22	156.04	135.69	122.14	217.11	200.12	189.97	312.09	284.94	268.00
23	156.04	135.69	122.14	217.11	200.12	189.97	312.09	284.94	268.00
24	156.04	135.69	122.14	217.11	200.12	189.97	312.09	284.94	268.00
25	156.04	135.69	122.14	217.11	200.12	189.97	312.09	284.94	268.00
26	156.04	135.69	122.14	217.11	200.12	189.97	312.09	284.94	268.00
27	156.04	135.69	122.14	217.11	200.12	189.97	312.09	284.94	268.00
28	156.04	135.69	122.14	217.11	200.12	189.97	312.09	284.94	268.00
29	156.04	135.69	122.14	217.11	200.12	189.97	312.09	284.94	268.00
30	156.04	135.69	122.14	217.11	200.12	189.97	312.09	284.94	268.00
31	156.04	135.69	122.14	217.11	200.12	189.97	312.09	284.94	268.00
32	156.04	135.69	122.14	217.11	200.12	189.97	312.09	284.94	268.00
33	156.04	135.69	122.14	217.11	200.12	189.97	312.09	284.94	268.00
34	156.04	135.69	122.14	217.11	200.12	189.97	312.09	284.94	268.00
35	156.04	135.69	122.14	217.11	200.12	189.97	312.09	284.94	268.00
36	156.04	135.69	122.14	217.11	200.12	189.97	312.09	284.94	268.00
37	156.04	135.69	122.14	217.11	200.12	189.97	312.09	284.94	268.00
38	156.04	135.69	122.14	217.11	200.12	189.97	312.09	284.94	268.00
39	156.04	135.69	122.14	217.11	200.12	189.97	312.09	284.94	268.00
40	156.04	135.69	122.14	217.11	200.12	189.97	312.09	284.94	268.00
41	156.04	135.69	122.14	217.11	200.12	189.97	312.09	284.94	268.00
42	156.04	135.69	122.14	217.11	200.12	189.97	312.09	284.94	268.00
43	156.04	135.69	122.14	217.11	200.12	189.97	312.09	284.94	268.00
44	156.04	135.69	122.14	217.11	200.12	189.97	312.09	284.94	268.00
45	156.04	135.69	122.14	217.11	200.12	189.97	312.09	284.94	268.00
46	159.45	135.69	122.14	220.50	203.55	193.36	315.49	288.36	271.41
47	159.45	139.11	125.52	223.91	206.93	196.76	318.90	295.15	278.16
48	162.84	142.48	128.90	227.29	210.34	200.12	322.26	298.51	281.56
49	162.84	142.48	128.90	230.67	213.70	200.12	325.64	298.51	281.56
50	166.22	145.89	132.29	234.08	217.11	203.55	329.07	301.91	284.94
51	169.62	145.89	132.29	240.85	220.50	206.93	335.84	308.70	288.36
52	169.62	152.63	139.11	251.02	230.67	217.11	346.01	312.09	291.74
53	176.37	159.45	145.89	264.60	240.85	223.91	356.17	322.26	301.91
54	186.59	166.22	152.63	278.16	251.02	234.08	369.74	335.84	312.09
55	196.76	176.37	162.84	295.15	268.00	247.66	386.71	346.01	318.90
56	206.93	183.19	169.62	315.49	284.94	264.60	407.08	362.96	332.44
57	220.50	196.76	183.19	339.23	305.30	281.56	430.81	383.33	352.81
58	237.44	213.70	196.76	362.96	325.64	301.91	457.96	403.67	369.74
59	257.83	230.67	210.34	393.50	349.39	322.26	491.88	434.20	396.91
60	274.77	244.25	223.91	424.03	379.92	349.39	525.81	464.74	424.03
61	298.51	264.60	244.25	461.36	407.08	373.16	559.71	495.27	454.55
62	322.26	288.36	264.60	491.88	437.63	403.67	600.42	532.60	485.10
63	346.01	305.30	278.16	522.43	468.13	430.81	637.75	563.13	512.21
64	366.37	325.64	298.51	556.34	498.70	461.36	671.68	593.67	542.78
65	393.50	346.01	315.49	590.26	532.60	491.88	708.97	624.15	569.92
66	424.03	376.56	342.63	627.58	566.51	525.81	749.69	664.89	607.23
67	461.36	407.08	373.16	678.45	614.00	569.92	803.95	712.40	651.33
68	505.44	447.78	410.46	742.92	668.30	617.41	868.43	770.04	702.20
69	552.93	491.88	451.16	810.76	725.94	671.68	936.26	831.11	763.27
70	607.23	539.37	495.27	892.18	797.21	732.73	1,010.91	902.35	827.70
71	668.30	597.03	549.55	980.38	871.83	800.59	1,092.32	976.97	902.35
72	739.52	661.49	607.23	1,075.36	956.63	875.19	1,190.69	1,065.19	983.74
73	824.34	736.14	678.45	1,177.13	1,048.20	960.01	1,302.64	1,166.95	1,075.36
74	915.93	817.55	753.11	1,289.07	1,143.20	1,048.20	1,428.14	1,275.48	1,173.71
75	1,017.70	909.15	837.91	1,407.79	1,251.75	1,149.96	1,560.48	1,390.85	1,278.89
76	1,129.62	1,007.50	926.09	1,536.70	1,370.49	1,258.52	1,702.92	1,516.35	1,390.85
77	1,244.99	1,109.27	1,021.06	1,679.19	1,499.41	1,377.27	1,848.78	1,648.66	1,512.96
78	1,367.07	1,221.25	1,122.85	1,825.03	1,631.70	1,502.77	2,001.44	1,780.95	1,635.06
79	1,492.59	1,333.17	1,228.00	1,981.07	1,770.78	1,631.70	2,154.10	1,920.06	1,763.99
80	1,624.91	1,451.89	1,336.55	2,147.31	1,923.43	1,774.18	2,316.92	2,069.31	1,903.07
81	1,777.54	1,587.59	1,462.08	2,330.52	2,093.04	1,933.58	2,496.72	2,228.73	2,052.34
82	1,950.55	1,743.63	1,604.56	2,537.43	2,279.62	2,106.59	2,693.47	2,408.53	2,218.58
83	2,150.69	1,920.06	1,767.37	2,771.51	2,489.92	2,303.36	2,924.14	2,615.44	2,408.53
84	2,384.77	2,133.76	1,964.14	3,036.09	2,727.41	2,523.85	3,181.96	2,846.13	2,622.24
85	2,598.50	2,327.11	2,140.53	3,310.86	2,971.63	2,751.14	3,466.93	3,103.92	2,859.70
86	2,832.58	2,537.43	2,333.88	3,609.39	3,239.64	2,998.77	3,778.99	3,382.12	3,117.50
87	3,086.98	2,764.69	2,544.22	3,935.05	3,531.38	3,270.14	4,118.21	3,687.42	3,399.07
88	3,365.16	3,012.35	2,774.89	4,287.84	3,850.23	3,565.28	4,488.01	4,019.86	3,704.39
89	3,667.07	3,283.72	3,025.93	4,674.55	4,196.25	3,887.54	4,891.68	4,382.83	4,036.80
90	3,996.10	3,578.87	3,297.30	5,095.21	4,572.79	4,236.97	5,332.67	4,776.31	4,399.80
91	4,355.69	3,901.13	3,592.42	5,553.17	4,983.27	4,616.91	5,810.98	5,207.16	4,796.69
92	4,749.20	4,253.94	3,914.71	6,051.84	5,431.05	5,030.76	6,333.41	5,675.31	5,227.51
93	5,176.61	4,637.26	4,267.49	6,597.98	5,919.54	5,481.93	6,903.30	6,187.52	5,699.04
94	5,641.36	5,054.49	4,650.81	7,191.64	6,452.12	5,973.82	7,524.07	6,743.86	6,211.27

Appendix B

Genworth Life Insurance Company  
55% Increase to Current-Year Premiums

Form: 7000, 7020, et al

Annual Premiums per \$10 Daily Benefit

3 Year Benefit Period

Issue Age	No Benefit Increase Option			Simple Benefit Increase Option			Compound Benefit Increase Option		
	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	135.69	118.73	108.56	193.36	176.37	162.84	274.77	247.66	230.67
19	135.69	118.73	108.56	193.36	176.37	162.84	274.77	247.66	230.67
20	135.69	118.73	108.56	193.36	176.37	162.84	274.77	247.66	230.67
21	135.69	118.73	108.56	193.36	176.37	162.84	274.77	247.66	230.67
22	135.69	118.73	108.56	193.36	176.37	162.84	274.77	247.66	230.67
23	135.69	118.73	108.56	193.36	176.37	162.84	274.77	247.66	230.67
24	135.69	118.73	108.56	193.36	176.37	162.84	274.77	247.66	230.67
25	135.69	118.73	108.56	193.36	176.37	162.84	274.77	247.66	230.67
26	135.69	118.73	108.56	193.36	176.37	162.84	274.77	247.66	230.67
27	135.69	118.73	108.56	193.36	176.37	162.84	274.77	247.66	230.67
28	135.69	118.73	108.56	193.36	176.37	162.84	274.77	247.66	230.67
29	135.69	118.73	108.56	193.36	176.37	162.84	274.77	247.66	230.67
30	135.69	118.73	108.56	193.36	176.37	162.84	274.77	247.66	230.67
31	135.69	118.73	108.56	193.36	176.37	162.84	274.77	247.66	230.67
32	135.69	118.73	108.56	193.36	176.37	162.84	274.77	247.66	230.67
33	135.69	118.73	108.56	193.36	176.37	162.84	274.77	247.66	230.67
34	135.69	118.73	108.56	193.36	176.37	162.84	274.77	247.66	230.67
35	135.69	118.73	108.56	193.36	176.37	162.84	274.77	247.66	230.67
36	135.69	118.73	108.56	193.36	176.37	162.84	274.77	247.66	230.67
37	135.69	118.73	108.56	193.36	176.37	162.84	274.77	247.66	230.67
38	135.69	118.73	108.56	193.36	176.37	162.84	274.77	247.66	230.67
39	135.69	118.73	108.56	193.36	176.37	162.84	274.77	247.66	230.67
40	135.69	118.73	108.56	193.36	176.37	162.84	274.77	247.66	230.67
41	135.69	118.73	108.56	193.36	176.37	162.84	274.77	247.66	230.67
42	135.69	118.73	108.56	193.36	176.37	162.84	274.77	247.66	230.67
43	135.69	118.73	108.56	193.36	176.37	162.84	274.77	247.66	230.67
44	135.69	118.73	108.56	193.36	176.37	162.84	274.77	247.66	230.67
45	135.69	118.73	108.56	193.36	176.37	162.84	274.77	247.66	230.67
46	139.11	132.29	111.94	196.76	179.78	166.22	278.16	251.02	234.08
47	142.48	135.69	115.34	200.12	183.19	169.62	284.94	257.83	237.44
48	142.48	135.69	115.34	203.55	183.19	169.62	288.36	261.19	240.85
49	145.89	135.69	115.34	206.93	186.59	173.01	291.74	264.60	244.25
50	145.89	139.11	118.73	210.34	189.97	176.37	291.74	264.60	244.25
51	149.27	142.48	122.14	217.11	193.36	179.78	298.51	268.00	247.66
52	152.63	145.89	122.14	220.50	200.12	186.59	305.30	274.77	254.42
53	159.45	149.27	125.52	234.08	210.34	193.36	315.49	281.56	261.19
54	166.22	156.04	132.29	247.66	223.91	206.93	325.64	291.74	268.00
55	173.01	162.84	139.11	264.60	237.44	217.11	342.63	305.30	278.16
56	183.19	173.01	149.27	278.16	251.02	230.67	359.58	318.90	291.74
57	196.76	186.59	159.45	298.51	268.00	247.66	376.56	335.84	308.70
58	213.70	200.12	169.62	322.26	288.36	264.60	403.67	356.17	322.26
59	227.29	217.11	183.19	349.39	308.70	281.56	430.81	379.92	346.01
60	247.66	234.08	200.12	373.16	329.07	301.91	461.36	407.08	369.74
61	268.00	251.02	217.11	403.67	356.17	322.26	495.27	437.63	396.91
62	288.36	271.41	230.67	434.20	383.33	349.39	525.81	461.36	420.65
63	308.70	291.74	251.02	461.36	407.08	373.16	556.34	491.88	447.78
64	329.07	312.09	268.00	491.88	437.63	400.30	590.26	519.02	471.53
65	352.81	332.44	284.94	522.43	464.74	427.41	620.78	549.55	502.06
66	376.56	356.17	305.30	559.71	502.06	461.36	661.49	583.48	532.60
67	410.46	390.12	332.44	607.23	542.78	498.70	705.59	624.15	569.92
68	447.78	424.03	362.96	654.72	586.88	539.37	759.89	671.68	614.00
69	491.88	468.13	400.30	715.77	637.75	583.48	820.94	725.94	664.89
70	539.37	512.21	440.99	780.22	692.04	634.35	888.77	787.01	719.17
71	593.67	566.51	485.10	851.45	756.48	692.04	963.40	854.86	783.62
72	654.72	627.58	539.37	936.26	827.70	756.48	1,044.81	929.49	851.45
73	729.32	695.42	597.03	1,027.87	909.15	831.11	1,139.81	1,014.29	932.88
74	810.76	773.43	661.49	1,126.21	997.33	912.52	1,244.99	1,109.27	1,017.70
75	902.35	858.24	732.73	1,234.78	1,092.32	997.33	1,360.30	1,211.03	1,109.27
76	997.33	946.48	807.36	1,350.14	1,194.07	1,092.32	1,479.03	1,312.82	1,204.26
77	1,102.48	1,044.81	895.56	1,475.66	1,306.05	1,194.07	1,607.95	1,428.14	1,309.42
78	1,211.03	1,149.96	983.74	1,601.17	1,421.37	1,302.64	1,733.46	1,543.51	1,414.59
79	1,322.97	1,255.14	1,075.36	1,730.06	1,540.10	1,414.59	1,865.77	1,658.81	1,523.15
80	1,438.34	1,370.49	1,177.13	1,872.52	1,669.02	1,533.31	2,011.62	1,784.33	1,635.06
81	1,573.99	1,502.77	1,289.07	2,028.59	1,811.49	1,665.81	2,160.89	1,920.06	1,760.60
82	1,723.27	1,648.66	1,417.99	2,204.98	1,967.54	1,811.49	2,333.88	2,072.69	1,899.68
83	1,903.07	1,818.27	1,563.84	2,401.74	2,147.31	1,977.71	2,527.24	2,245.70	2,059.11
84	2,106.59	2,015.03	1,730.06	2,635.81	2,354.25	2,167.66	2,747.76	2,442.43	2,238.91
85	2,296.56	2,194.83	1,886.10	2,873.28	2,564.57	2,364.43	2,995.36	2,662.95	2,439.06
86	2,503.50	2,391.59	2,055.72	3,131.09	2,795.24	2,578.13	3,263.39	2,903.80	2,659.54
87	2,727.41	2,605.29	2,242.31	3,412.65	3,046.28	2,808.82	3,558.51	3,164.99	2,900.39
88	2,971.63	2,839.35	2,442.43	3,721.35	3,321.05	3,063.23	3,877.39	3,449.96	3,161.63
89	3,239.64	3,093.75	2,662.95	4,057.17	3,619.58	3,338.00	4,226.77	3,762.04	3,446.56
90	3,531.38	3,371.92	2,903.80	4,423.55	3,945.22	3,639.94	4,606.72	4,101.25	3,755.25
91	3,850.23	3,673.84	3,164.99	4,820.44	4,301.42	3,968.95	5,020.57	4,471.02	4,094.48
92	4,196.25	4,002.91	3,449.96	5,254.66	4,688.13	4,325.17	5,471.76	4,874.70	4,464.28
93	4,572.79	4,362.49	3,762.04	5,726.18	5,108.78	4,715.26	5,963.63	5,312.33	4,864.52
94	4,983.27	4,755.97	4,101.25	6,241.80	5,570.14	5,139.29	6,499.63	5,790.61	5,302.13



Appendix B

Genworth Life Insurance Company  
55% Increase to Current-Year Premiums

Form: 7000, 7020, et al

Annual Premiums per \$10 Daily Benefit

2 Year Benefit Period

Issue Age	No Benefit Increase Option			Simple Benefit Increase Option			Compound Benefit Increase Option		
	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	111.94	98.39	88.20	159.45	135.69	122.14	220.50	193.36	173.01
19	111.94	98.39	88.20	159.45	135.69	122.14	220.50	193.36	173.01
20	111.94	98.39	88.20	159.45	135.69	122.14	220.50	193.36	173.01
21	111.94	98.39	88.20	159.45	135.69	122.14	220.50	193.36	173.01
22	111.94	98.39	88.20	159.45	135.69	122.14	220.50	193.36	173.01
23	111.94	98.39	88.20	159.45	135.69	122.14	220.50	193.36	173.01
24	111.94	98.39	88.20	159.45	135.69	122.14	220.50	193.36	173.01
25	111.94	98.39	88.20	159.45	135.69	122.14	220.50	193.36	173.01
26	111.94	98.39	88.20	159.45	135.69	122.14	220.50	193.36	173.01
27	111.94	98.39	88.20	159.45	135.69	122.14	220.50	193.36	173.01
28	111.94	98.39	88.20	159.45	135.69	122.14	220.50	193.36	173.01
29	111.94	98.39	88.20	159.45	135.69	122.14	220.50	193.36	173.01
30	111.94	98.39	88.20	159.45	135.69	122.14	220.50	193.36	173.01
31	111.94	98.39	88.20	159.45	135.69	122.14	220.50	193.36	173.01
32	111.94	98.39	88.20	159.45	135.69	122.14	220.50	193.36	173.01
33	111.94	98.39	88.20	159.45	135.69	122.14	220.50	193.36	173.01
34	111.94	98.39	88.20	159.45	135.69	122.14	220.50	193.36	173.01
35	111.94	98.39	88.20	159.45	135.69	122.14	220.50	193.36	173.01
36	111.94	98.39	88.20	159.45	135.69	122.14	220.50	193.36	173.01
37	111.94	98.39	88.20	159.45	135.69	122.14	220.50	193.36	173.01
38	111.94	98.39	88.20	159.45	135.69	122.14	220.50	193.36	173.01
39	111.94	98.39	88.20	159.45	135.69	122.14	220.50	193.36	173.01
40	111.94	98.39	88.20	159.45	135.69	122.14	220.50	193.36	173.01
41	111.94	98.39	88.20	159.45	135.69	122.14	220.50	193.36	173.01
42	111.94	98.39	88.20	159.45	135.69	122.14	220.50	193.36	173.01
43	111.94	98.39	88.20	159.45	135.69	122.14	220.50	193.36	173.01
44	111.94	98.39	88.20	159.45	135.69	122.14	220.50	193.36	173.01
45	111.94	98.39	88.20	159.45	135.69	122.14	220.50	193.36	173.01
46	111.94	98.39	91.59	162.84	139.11	125.52	223.91	196.76	176.37
47	115.34	101.79	91.59	166.22	142.48	128.90	230.67	200.12	179.78
48	115.34	101.79	91.59	169.62	145.89	132.29	230.67	203.55	183.19
49	118.73	105.15	94.97	169.62	145.89	132.29	234.08	203.55	183.19
50	118.73	105.15	94.97	169.62	149.27	135.69	237.44	206.93	186.59
51	122.14	105.15	94.97	173.01	152.63	139.11	240.85	206.93	186.59
52	122.14	108.56	98.39	179.78	156.04	142.48	244.25	213.70	193.36
53	128.90	111.94	101.79	189.97	166.22	152.63	254.42	220.50	200.12
54	132.29	115.34	105.15	200.12	176.37	159.45	264.60	230.67	206.93
55	142.48	125.52	111.94	213.70	186.59	169.62	271.41	237.44	217.11
56	149.27	128.90	115.34	223.91	196.76	179.78	284.94	247.66	223.91
57	162.84	139.11	122.14	240.85	213.70	193.36	301.91	264.60	237.44
58	173.01	149.27	132.29	257.83	227.29	206.93	318.90	281.56	254.42
59	186.59	162.84	145.89	278.16	240.85	217.11	342.63	298.51	268.00
60	203.55	176.37	159.45	298.51	261.19	234.08	362.96	318.90	288.36
61	217.11	189.97	173.01	318.90	278.16	251.02	390.12	342.63	312.09
62	237.44	210.34	189.97	346.01	298.51	268.00	413.88	362.96	329.07
63	254.42	223.91	203.55	369.74	322.26	288.36	440.99	386.71	352.81
64	268.00	237.44	217.11	396.91	346.01	312.09	464.74	407.08	369.74
65	284.94	251.02	230.67	424.03	369.74	332.44	491.88	434.20	393.50
66	305.30	271.41	251.02	457.96	400.30	359.58	522.43	457.96	417.24
67	332.44	295.15	268.00	491.88	427.41	386.71	559.71	495.27	451.16
68	362.96	322.26	295.15	529.19	461.36	417.24	607.23	532.60	481.71
69	396.91	352.81	322.26	569.92	502.06	454.55	654.72	573.28	519.02
70	437.63	390.12	356.17	614.00	539.37	488.48	705.59	617.41	556.34
71	481.71	427.41	393.50	664.89	583.48	529.19	763.27	668.30	607.23
72	532.60	474.89	434.20	725.94	637.75	580.07	831.11	725.94	654.72
73	590.26	522.43	478.31	800.59	702.20	637.75	898.94	790.39	715.77
74	654.72	576.68	525.81	885.41	776.84	702.20	976.97	861.66	783.62
75	725.94	637.75	576.68	973.59	854.86	773.43	1,058.40	932.88	851.45
76	803.95	702.20	634.35	1,068.55	936.26	848.08	1,146.60	1,017.70	929.49
77	888.77	776.84	702.20	1,166.95	1,021.06	926.09	1,241.58	1,099.11	1,004.12
78	973.59	854.86	773.43	1,261.93	1,105.88	1,004.12	1,336.55	1,183.92	1,082.13
79	1,061.78	936.26	851.45	1,356.92	1,194.07	1,085.53	1,438.34	1,268.74	1,153.37
80	1,156.77	1,027.87	939.66	1,458.69	1,285.68	1,170.34	1,546.88	1,360.30	1,234.78
81	1,265.33	1,126.21	1,034.66	1,573.99	1,387.45	1,261.93	1,665.61	1,458.69	1,322.97
82	1,387.45	1,238.17	1,139.81	1,702.92	1,502.77	1,367.07	1,791.10	1,570.63	1,421.37
83	1,529.93	1,363.71	1,251.75	1,852.17	1,635.06	1,489.21	1,936.99	1,692.77	1,529.93
84	1,692.77	1,506.18	1,384.04	2,028.59	1,791.10	1,631.70	2,099.82	1,838.61	1,665.61
85	1,845.40	1,641.87	1,509.56	2,211.76	1,953.96	1,777.54	2,289.80	2,004.85	1,814.86
86	2,011.62	1,791.10	1,645.28	2,411.92	2,130.34	1,936.99	2,496.72	2,184.63	1,977.71
87	2,191.41	1,953.96	1,794.53	2,629.03	2,323.71	2,110.02	2,720.59	2,381.37	2,154.10
88	2,388.18	2,130.34	1,957.32	2,866.48	2,534.05	2,299.97	2,964.87	2,595.07	2,347.46
89	2,601.88	2,323.71	2,133.76	3,124.29	2,761.33	2,506.89	3,232.85	2,829.15	2,557.79
90	2,835.96	2,534.05	2,327.11	3,405.86	3,008.95	2,734.18	3,524.58	3,083.59	2,788.47
91	3,090.39	2,761.33	2,537.43	3,711.17	3,280.36	2,981.84	3,843.44	3,361.76	3,039.49
92	3,368.54	3,008.95	2,764.69	4,043.61	3,575.46	3,249.81	4,189.48	3,663.67	3,314.26
93	3,670.43	3,280.36	3,012.35	4,406.57	3,897.72	3,541.55	4,566.01	3,992.69	3,612.77
94	3,999.50	3,575.46	3,283.72	4,803.48	4,247.12	3,860.43	4,976.49	4,352.29	3,938.46

State: Pennsylvania

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS\_IFA Round 4

Project Name/Number: 2017 PCS\_IFA Round 4/2017 PCS\_IFA Round 4

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Transmittal Letter (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	PA 2017 PCS Cover Letter 20170818.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Certification (A&H)
<b>Comments:</b>	The certification is in the Actuarial Memorandum.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

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

<b>Bypassed - Item:</b>	Authorization to File (A&H)
<b>Bypass Reason:</b>	N/A to this filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

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

<b>Bypassed - Item:</b>	Rate Table (A&H)
<b>Bypass Reason:</b>	The rates are included in the Rate/Rule Schedule.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

SERFF Tracking #:

GEFA-131152774

State Tracking #:

GEFA-131152774

Company Tracking #:

2017 PCS\_IFA ROUND 4

State: Pennsylvania

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS\_IFA Round 4

Project Name/Number: 2017 PCS\_IFA Round 4/2017 PCS\_IFA Round 4

<b>Bypassed - Item:</b>	Replacement Form with Highlighted Changes (A&H)
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

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

<b>Bypassed - Item:</b>	Variability Explanation (A&H)
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Memorandum (Public)
<b>Comments:</b>	
<b>Attachment(s):</b>	PA 2017 PCS Public Actuarial Memo 20170818.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Status of Filings Table
<b>Comments:</b>	
<b>Attachment(s):</b>	PCS Status of Filings Exhibit.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Sample Policyholder Letter
<b>Comments:</b>	
<b>Attachment(s):</b>	PCS Sample Policyholder Letter.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

August 18, 2017

Pennsylvania Insurance Department

RE: Genworth Life Insurance Company ("GLIC")  
Company NAIC No: 70025  
SERFF Tracking No: GEFA-131152774  
Policy Forms: 7000 et al and 7020 et al

### **Purpose of This Filing**

Due to historical and projected adverse experience, GLIC is requesting a disposition of a premium rate increase on these policy forms and their associated riders.

### **Summary of Policy Form(s)**

- These forms are known collectively as the "PCS" policy series.
- They provide institutional confinement and/or home care benefits.
- They were issued in Pennsylvania from October 1994 through April 2005.
- They are no longer being marketed in any state, with 2004 being the last year they were used in any state to issue policies.

### **Rate Increase Filing History**

In our 2012 filing, GLIC requested a rate increase of 95% for Lifetime benefits and 60% for Limited benefits nationwide. At the State's request, GLIC filed for a rate increase of 20% for Lifetime benefits and 20% for Limited benefits. Pennsylvania dispositioned a rate increase of 20% for Lifetime benefits and 20% for Limited benefits (SERFF #GEFA-128749448).

On September 23, 2014, GLIC requested a rate increase limited to 20% for Lifetime benefits and limited to 20% for Limited benefits. Pennsylvania dispositioned a rate increase of 20% for Lifetime benefits and 20% for Limited benefits (SERFF #GEFA-129733583).

On December 29, 2015, GLIC requested a rate increase of 103% for Lifetime benefits and 67% for Limited benefits. Pennsylvania dispositioned a rate increase of 30% for Lifetime benefits and 15% for Limited benefits (SERFF #GEFA-130373076).

### **Information Regarding This New Rate Increase Filing**

The goals of this new rate increase filing are to:

- Begin to pursue a cumulative rate increase of 165% for Lifetime benefits and 125% for Limited benefits by filing for 72% Lifetime/55% Limited now in 2017, and 53% Lifetime/45% Limited in 2020; and
- Continue to achieve the balance of the 2012 rate increase request that we were not permitted to implement.

In this filing, GLIC is requesting a rate increase of 79% for policies with Lifetime benefit periods and 55% for policies with Limited benefit periods, which includes:

- The 72% Lifetime/ 55% Limited rate increase for 2017; and
- The balance of the 2012 rate increase request that we were not permitted to implement.

In the 2015 filing, GLIC requested 1) the balance of the 2012 rate increase request that was not approved, and 2) an additional 50% rate increase, which was included in GLIC's 2014 Cash Flow Testing (CFT). With the 2015 disposition, the Pennsylvania Insurance Department has already dispositioned a portion of the Multi-Year Rate Action Plan for Limited benefits. Therefore, the rate increase that will be pursued in year 2020 will be 53% for Lifetime benefits and limited to 40% for Limited Benefits, plus any remaining balance of the requested rate increase in the current filing.

Alternatively, in lieu of the rate increase filings contemplated by the Multi-Year Rate Action Plan (in 2017 and 2020), we are willing to accept a one-time rate increase now of 124% for policyholders with Lifetime benefits and 76% for policyholders with Limited benefits. These rate increase amounts are the actuarial equivalent of the cumulative rate increases, planned through 2020, of 165% and 125% for Lifetime benefits and Limited benefits, respectively, accounting for the balance of the 2012 rate increase request for Lifetime benefits and the portion Arkansas already approved in 2016 for Limited benefits.

Section 3 in the Actuarial Memorandum explains the development of the requested rate increase. Section 4 in the Actuarial Memorandum shows the justification for these increase amounts. We have used assumptions consistent with GLIC's 2016 Cash Flow Testing in this filing.

In addition:

- Although this block was priced in 1992 under the Loss Ratio Regulation, GLIC is not attempting to achieve a 60% loss ratio over the life of the block; in fact, the lifetime loss ratio after this rate action will be substantially higher.
- Consistent with GLIC's Multi-Year Rate Action Plan, we anticipate filing future rate increase requests of similar magnitude in 2020.
- GLIC will monitor the experience of this block and react as experience develops.
- This filing, with its self-limited lifetime loss ratios, does not imply that the lifetime loss ratios it contains are either acceptable measures of profitability or minimum thresholds for future rate increase filings.

We will not implement any of the rate increases sought in this filing until we fully implement all previously dispositioned filings.

### **Assumptions**

The assumptions used in the projections are based on Genworth's actual nationwide in-force experience, adjusting appropriately for expected differences in experience driven by policy

characteristics or underwriting criteria. They are best estimate assumptions and do not include any margins for adverse deviation.

Claim termination rates were lowered in 2014 and again in 2016, due to additional experience particularly on longer duration claims. This resulted in two rounds of significant strengthening of the Disabled Life Reserves (DLR) on existing claimants with a corresponding effect on the projections for future claims. Claimants are expected to stay on claim longer and, therefore, use more of their available benefits than was previously assumed.

The benefit utilization assumption was updated in 2014, which also contributed to the significant increase in the DLR on existing claims and had a corresponding effect on the projections for future claims. Claimants are expected to use a higher portion of their Daily Maximum Benefit than was previously assumed.

Additionally, more policyholders are surviving to claim than was previously assumed. Increased future earned premiums, driven by the lower than expected termination assumptions, are not sufficient to offset increased future incurred claims.

Finally, GLIC converted from a claims cost total lives model to a first principles healthy lives model in which the experience is split between healthy lives and disabled lives. Although there is no material impact from this change on the model results, it does provide more transparency in the modeling and assumptions. However, it makes direct comparisons between current and prior assumptions not feasible.

The exhibits within this filing use the updated assumptions.

### **Alternatives to Rate Increases**

GLIC will offer insureds impacted by rate filings several options for mitigating the impact. As with prior rate increases, they can change any number of benefit features or coverage limits in order to maintain reasonably equivalent pre- and post-rate increase premium levels, or some other premium level that best fits their needs. The benefit and rate combinations are consistent with the rate tables approved by the Pennsylvania Insurance Department as part of the original filing. Several custom/individualized options will be provided in the policyholder notification letter. In addition, policyholders will have the ability to call a dedicated team of customer service representatives that can assist with providing customized quotes for any number of other benefit adjustments.

**Reduced Benefit Options.** To balance coverage and cost considerations, GLIC will offer policyholders, subject to rate increases on their long-term care policies, customized options to adjust their benefits, including:

1. Reductions in Daily Benefit Amount;
2. Reductions in Benefit Period;
3. Reductions in Inflation Levels;
4. Elimination of Inflation Protection;
5. Increases in Elimination Period; and
6. Elimination of policy riders.

Instead of accepting a “one-size-fit-all” solution that assumes what is best for them, our policyholders also can consider adjustments to one, or multiple combinations, of these benefit features to identify the optimal balance of coverage and cost based on their specific needs.

While we strongly encourage policyholders to maintain coverage, we believe it is important to provide a comprehensive set of options. Therefore, GLIC will continue to offer the applicable non-forfeiture option to each policyholder. Policyholders that are eligible for the Contingent Non-Forfeiture Option will be presented with that as an option in their notification letter. Policyholders that have a non-forfeiture (NFO) rider with their policy, may elect that option. For those policyholders that do not have either the Contingent Non-Forfeiture or NFO rider available, GLIC will continue to offer its Optional Limited Benefit:

**Optional Limited Benefit.** This benefit will be available to those policyholders who wish to elect a limited paid-up long-term care insurance benefit. It provides a paid-up benefit equal to the total of premium paid, less any claims paid.

The following electronic items are included in this submission:

- This cover letter;
- A Public Actuarial Memorandum;
- A Confidential Actuarial Memorandum;
- Sample Policyholder Letter;
- Current and Proposed Rate Increase Rate Schedules; and
- Status of Filings.

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

The contact person for this filing is:

Nicola L Blaha, FSA, MAAA  
AVP & Actuary  
Genworth Life Insurance Company  
6620 West Broad Street Building 2  
Richmond, VA 23230  
(804) 289-6877  
[nicola.blaha@genworth.com](mailto:nicola.blaha@genworth.com)

Thank you for your assistance in reviewing this filing.

Respectfully,

Jamala Murray Arland, 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  
August 2017**

**Policy Forms 7000 et al and 7020 et al**

These forms were issued in Pennsylvania from October 1994 through June 2003 and are no longer being marketed in any state. These forms are also known as the PCS policy forms.

**Exposed Lives with Policies Issued and Exposed Lives with Policies In-Force in Pennsylvania as of December 31, 2016**

	<b>Lifetime Benefit Periods</b>	<b>Limited Benefit Periods</b>	<b>Total</b>
<b>Policy Lives Issued</b>	2,147	5,316	7,463
<b>Policy Lives Inforce</b>	998	1,661	2,659

**1. Purpose of Filing**

This actuarial memorandum has been prepared to demonstrate that the requested increase satisfies the minimum requirements of your state.

It may not be suitable for other purposes.

We will not implement any of the rate increases sought in this filing until we fully implement all previously dispositioned filings.

“GLIC nationwide” data includes all the states but New York. It is also referred to as just “Nationwide”. “Genworth nationwide” refers to GLIC nationwide plus New York data.

**2. Requested Rate Increase**

GLIC’s 2016 Cash Flow Testing (CFT) includes an assumption for future PCS rate increases based upon a cumulative rate increase of 136% over the next three to six years (60% in 2017, 50% in 2020), which is significantly less than the maximum actuarially justified rate increase. This assumption regarding future PCS rate increases is part of GLIC’s Multi-Year Rate Action Plan.

Redacted pursuant to Section 6, below.

In our 2012 filing, GLIC requested a rate increase of 95% for Lifetime benefits and 60% for Limited benefits nationwide. At the State’s request, GLIC filed for a rate increase of 20% for Lifetime benefits and 20% for Limited benefits. Pennsylvania dispositioned a rate increase of 20% for Lifetime benefits and 20% for Limited benefits (SERFF #GEFA-128749448).

On September 23, 2014, GLIC requested a rate increase limited to 20% for Lifetime benefits and limited to 20% for Limited benefits. Pennsylvania dispositioned a rate increase of 20% for Lifetime benefits and 20% for Limited benefits (SERFF #GEFA-129733583).

On December 29, 2015, GLIC requested a rate increase of 103% for Lifetime benefits and 67% for Limited benefits. Pennsylvania dispositioned a rate increase of 30% for Lifetime benefits and 15% for Limited benefits (SERFF #GEFA-130373076).



**Genworth Life Insurance Company**

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

**Actuarial Memorandum  
August 2017**

**Information Regarding This New Rate Increase Filing**

The goals of this new rate increase filing are to:

- Begin to pursue a cumulative rate increase of 165% for Lifetime benefits and 125% for Limited benefits by filing for 72% Lifetime/55% Limited now in 2017, and 53% Lifetime/45% Limited in 2020; and
- Continue to achieve the balance of the 2012 rate increase request that we were not permitted to implement.

In this filing, GLIC is requesting a rate increase of 79% for policies with Lifetime benefit periods and 55% for policies with Limited benefit periods, which includes:

- The 72% Lifetime/ 55% Limited rate increase for 2017; and
- The balance of the 2012 rate increase request that we were not permitted to implement.

In the 2015 filing, GLIC requested 1) the balance of the 2012 rate increase request that was not approved, and 2) an additional 50% rate increase, which was included in GLIC's 2014 Cash Flow Testing (CFT). With the 2015 disposition, the Pennsylvania Insurance Department has already dispositioned a portion of the Multi-Year Rate Action Plan for Limited benefits. Therefore, the rate increase that will be pursued in year 2020 will be 53% for Lifetime benefits and limited to 40% for Limited Benefits, plus any remaining balance of the requested rate increase in the current filing.

Alternatively, in lieu of the rate increase filings contemplated by the Multi-Year Rate Action Plan (in 2017 and 2020), we are willing to accept a one-time rate increase now of 124% for policyholders with Lifetime benefits and 76% for policyholders with Limited benefits. These rate increase amounts are the actuarial equivalent of the cumulative rate increases, planned through 2020, of 165% and 125% for Lifetime benefits and Limited benefits, respectively, accounting for the balance of the 2012 rate increase request for Lifetime benefits and the portion Arkansas already approved in 2016 for Limited benefits.

Section 3 explains the development of the requested rate increase. Section 4 shows the justification for these increase amounts. We have used assumptions consistent with GLIC's 2016 CFT in this filing.

In addition:

- Although this block was priced in 1992 under the Loss Ratio Regulation, GLIC is not attempting to achieve a 60% loss ratio over the life of the block; in fact, the lifetime loss ratio after this rate action will be substantially higher.
- Consistent with GLIC's Multi-Year Rate Action Plan, we anticipate filing future rate increase requests of lesser magnitude in 2020.
- GLIC will monitor the experience of this block and react as experience develops.
- This filing, with its self-limited lifetime loss ratios, does not imply that the lifetime loss ratios it contains are either acceptable measures of profitability or minimum thresholds for future rate increase filings.

**Genworth Life Insurance Company**

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

**Actuarial Memorandum  
August 2017**

**3. Requested Rate Increase Approach**

Redacted pursuant to Section 6, below.

**4. Justification of Filing**

In determining the need for additional rate increases beyond 2012, GLIC considered:

- a) Claim termination rates were lowered in 2014 and again in 2016 resulting in two rounds of significant strengthening of the Disabled Life Reserves (DLR) on existing claimants with a corresponding magnified effect in the projections. Claimants are expected to stay on claim longer and, therefore, use more of their available benefits than was previously assumed.
- b) The benefit utilization assumption was updated in 2014, which contributed to the significant increase in the DLR on existing claims and had a corresponding effect in the projections. Claimants are expected to use a higher portion of their Daily Maximum Benefit than was previously assumed.
- c) More policyholders are surviving to claim than was previously assumed. Increased future earned premiums, driven by the lower than expected termination assumptions, are not sufficient to offset increased future incurred claims.

The exhibits within this filing use the updated assumptions.

**5. Alternatives to Rate Increase**

GLIC will offer insureds impacted by rate filings several options for mitigating the impact. As with prior rate increases, they can change any number of benefit features or coverage limits in order to maintain reasonably equivalent pre- and post-rate increase premium levels, or some other premium level that best fits their needs. The benefit and rate combinations are consistent with the rate tables approved by the Pennsylvania Insurance Department as part of the original filing. Several custom/individualized options will be provided in the policyholder notification letter. In addition, policyholders will have the ability to call a dedicated team of customer service representatives that can assist with providing customized quotes for any number of other benefit adjustments.

**Reduced Benefit Options.** To balance coverage and cost considerations, GLIC will offer policyholders, subject to rate increases on their long term care policies, customized options to adjust their benefits, including:

- 1. Reductions in Daily Benefit Amount;
- 2. Reductions in Benefit Period;
- 3. Reductions in Inflation Levels;
- 4. Elimination of Inflation Protection;
- 5. Increases in Elimination Period; and
- 6. Elimination of policy riders.

Instead of accepting a “one-size-fit-all” solution that assumes what is best for them, our policyholders also can consider adjustments to one, or multiple combinations, of these benefit features to identify the optimal balance of coverage and cost based on their specific needs.

## Genworth Life Insurance Company

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

### Actuarial Memorandum August 2017

While we strongly encourage policyholders to maintain coverage, we believe it is important to provide a comprehensive set of options. Therefore, GLIC will continue to offer the applicable non-forfeiture option to each policyholder. Policyholders that are eligible for the Contingent Non-Forfeiture Option will be presented with that as an option in their notification letter. Policyholders that have a non-forfeiture (NFO) rider with their policy, may elect that option. For those policyholders that do not have either the Contingent Non-Forfeiture or NFO rider available, GLIC will continue to offer its Optional Limited Benefit:

**Optional Limited Benefit.** This benefit will be available to those policyholders who wish to elect a limited paid-up long term care insurance benefit. It provides a paid-up benefit equal to the total of premium paid, less any claims paid.

#### 6. Confidentiality

Pursuant to 65 P.S. § 67.101 *et seq.* (the "Right-to-Know Law"), Genworth Life Insurance Company ("GLIC") respectfully requests that the following sections to be treated as confidential and not subject to disclosure.

Second paragraph of Section 2 of the Actuarial Memorandum;

Section 3 of the Actuarial Memorandum (entitled, "Requested Rate Increase Approach");

Section 12 of the Actuarial Memorandum (entitled, "Actuarial Assumptions");

Section 22 of the Actuarial Memorandum (entitled, "GLIC Nationwide Distribution of Business as of December 31, 2016 (Based on Exposed Lives)");

Exhibit Ia of the Actuarial Memorandum (entitled, "PCS Policy Forms – Nationwide Experience Projection All BPs With Pennsylvania Approved Rate Increases");

Exhibit Ib of the Actuarial Memorandum (entitled, "PCS Policy Forms – Nationwide Experience Projection Lifetime Benefit Periods With Pennsylvania Approved Rate Increases");

Exhibit Ic of the Actuarial Memorandum (entitled, "PCS Policy Forms – Nationwide Experience Projection Limited Benefit Periods With Pennsylvania Approved Rate Increases");

Exhibit IIa of the Actuarial Memorandum (entitled, "PCS Policy Forms – Nationwide Experience Projection All BPs With 79% Lifetime and 55% Limited Rate Increases");

Exhibit IIb of the Actuarial Memorandum (entitled, "PCS Policy Forms – Nationwide Experience Projection Lifetime Benefit Periods With 79% Rate Increase"); and

Exhibit IIc of the Actuarial Memorandum (entitled, "PCS Policy Forms – Nationwide Experience Projection Limited Benefit Periods With 55% Rate Increase").

The materials sought to be maintained as confidential are referred to as the "GLIC Confidential Materials" herein.

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

**Genworth Life Insurance Company**

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

**Actuarial Memorandum  
August 2017**

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 their 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 under the Right-to-Know Law. 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.

In turn, 65 P.S. § 67.102 (the "Definitions" section of the 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.

Pennsylvania's insurance laws recognize the confidential nature of actuarial reports, work papers, and other materials supporting an actuarial opinion, and provide that they are not subject to disclosure under the Right-to-Know Law. See 40 P.S. § 443(d)(1)(i).

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. Super. 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.

**Genworth Life Insurance Company**

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

**Actuarial Memorandum  
August 2017**

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 insurance marketplace, in that no other long-term care insurance carrier has as much experience in that line of business as GLIC and its predecessors. Because GLIC has been marketing long-term care insurance products longer than its competitors, it has been able to accumulate experience-related data that its competitors have not been able to gather. GLIC takes active measures to maintain the secrecy of the information in the GLIC Confidential Materials. Among other measures, GLIC obtains non-disclosure agreements with potential reinsurers before providing those potential reinsurers with any experience-related data. Furthermore, access to the data is limited and available only to employees of GLIC who are deemed likely to need the information in the course of their duties; those employees are subject to non-disclosure agreements under which they agree not to share the information except in furtherance of the business of GLIC.

The GLIC Confidential Materials discuss, among other things, GLIC's assumptions in pricing certain long-term care insurance products, GLIC's proprietary persistency and incurred claims data, and GLIC's policy demographics. In addition to pricing long-term care insurance products, GLIC's extensive data also allows it to effectively manage its policies, by enabling it to accurately set reserves and conduct reliable asset tests. 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 Gen. Servs.*, 20 A.3d 613, 615-17 & n.5 (Pa. Commw. Ct. 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").

GLIC's accumulation of data over its long duration in the long-term care insurance business has come at a substantial cost. For numerous years, GLIC had to price and manage policies without having the benefit of the extensive data and experience that it now possesses. GLIC endured substantial losses on many of those policies that did not perform as expected, and GLIC has incurred and will continue to incur billions of dollars of claims on these policies.

If the GLIC Confidential Materials are released to the public, GLIC would be deprived of its hard-earned competitive advantage, which would cause substantial harm to the company. GLIC's competitors could use GLIC's data and assumptions to price long-term care insurance policies as well as GLIC, without the work, time, expense, and (most significantly) the previous losses that GLIC incurred. If the GLIC Confidential Materials were disclosed, GLIC's competitors would be permitted to exploit GLIC's hard-earned, proprietary information for their own benefit, and to GLIC's competitive and economic disadvantage. See *Smith Butz, LLC v. Pa. Dep't of Env'tl. Prot.*, \_\_\_ A.3d \_\_\_, 2017 WL 1833472, at \*9 (Pa. Commw. Ct. 2017) (finding that records that would enable the company's competitors to copy valuable and proprietary business methods constituted confidential proprietary information and/or trade secrets). 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.

**Genworth Life Insurance Company**

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

**Actuarial Memorandum  
August 2017**

**7. Description of Benefits**

These are individually underwritten certificates that provide comprehensive long-term care coverage, and are known as part of the "PCS series".

For policy forms under this coverage series:

- Both a non-tax qualified and tax qualified version may have been offered.
- The policy forms reimburse expenses incurred by the insured subject to the amount of coverage purchased and to the prevailing expense for non-institutional services.
- Premium payments will be waived for facility stays after 90 consecutive days of confinement.
- A nonforfeiture benefit rider may have been offered.
- Contains benefit eligibility requirements that are tied to Activities of Daily Living (ADL) deficiencies and cognitive impairment.

Applicants selected the following at issue:

- Daily Maximum Benefit (DMB),
- Benefit Period, and
- Elimination Period.

Some forms in the PCS series also include simple benefit increase or compound benefit increase options which are selected at issue:

- The simple benefit increase option will increase the original daily maximum by 5% each year starting with the second policy year and continuing for the life of the policy, unless terminated earlier by the insured.
- The compound benefit increase option will increase the prior year's daily maximum by 5% each year starting with the second policy year and continuing for the life of the policy, unless terminated earlier by the insured.

The attached rate tables (Appendices A and B) show each available benefit period, elimination period, and benefit increase option.

**8. Marketing Method**

Policies were primarily sold by captive agents that were provided leads from mass mailing responses.

**9. Underwriting Description**

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

**Genworth Life Insurance Company**

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

**Actuarial Memorandum  
August 2017**

**10. Renewability and Applicability**

These policies are Guaranteed Renewable for life, subject to policy terms and conditions. This filing is applicable to all in-force policies and associated riders issued in Pennsylvania on the above-referenced forms.

**11. Area Factors**

Geographic area factors are not used in rating these policies.

**12. Actuarial Assumptions**

Redacted pursuant to Section 6, above.

**13. Premiums**

Premium rates are unisex, level (with the exception of rate increases) and payable for life. The premiums vary by issue age, daily benefit, benefit period, elimination period, benefit increase option, and any applicable riders selected.

There are no Limited Pay lives in-force on this policy form in your state.

**14. Premium Modalization Rules**

The following table shows the modal factors that are applied to the annual premium for policies, and the percentage of insureds selecting each premium mode on a nationwide basis.

<b>Premium Mode</b>	<b>Modal Factor</b>	<b>Lifetime</b>	<b>Limited</b>
<b>Annual</b>	1.00	51.8%	47.2%
<b>Semi-Annual</b>	0.51	9.9%	11.6%
<b>Quarterly</b>	0.26	14.8%	18.6%
<b>Monthly</b>	0.09	23.5%	22.5%

**15. Active Life Reserves and Claim Liability Reserves**

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2016, have been discounted to the date of incurral of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2016, have been allocated to a calendar year of incurral and included in historic incurred claims. Discounting occurs at 4.0%.

**16. Trend Assumptions**

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

**Genworth Life Insurance Company**

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

**Actuarial Memorandum  
August 2017**

**17. Exhibits (Past and Future Earned Premium and Incurred Claims Projections)**

We used an asset share model representing actual contracts in-force through December 31, 2016 to project earned premiums and incurred claims through 2076. We used the morbidity, voluntary lapse and mortality assumptions described in Section 12 to project life years, earned premiums and incurred claims.

Exhibit Descriptions

Exhibit I-A and II-A are for all policies.

Exhibit I-B and II-B are only for policies with Lifetime Benefit Periods.

Exhibit I-C and II-C are only for policies with Limited Benefit Periods.

- Exhibits are based on GLIC experience through December 31, 2016 for the forms affected by this rate increase to ensure maximum credibility.
- Exhibits I-A, I-B, and I-C show expected lifetime loss ratios without the requested rate increases.
- Exhibits II-A, II-B, and II-C show expected lifetime loss ratios with the requested rate increases.

Appendices A and B (attached separately) include rate tables reflecting the requested increase.

NOTE: Actual rates implemented may vary slightly from those in Appendices A and B due to rounding.

Definition of Pennsylvania Dispositioned Rate Increases

Earned premium from rate increases prior to 2012, if any, were considered fully implemented. All such premium is included in entirety in Exhibits I and II.

The rate increases requested, beginning in 2012, were not fully dispositioned in all states. Additionally, the implementation of rate increases requested in 2015 was incomplete as of December 31, 2016. In order to avoid subsidization among states and to maximize credibility, all dispositioned rate increases in 2012 and later have been removed from nationwide premium and then the rate increases dispositioned by Pennsylvania have been applied to nationwide data at the date of disposition.

Exhibits I-A, I-B, and I-C

- Include the premium rate increases of 20% for all benefit periods dispositioned by the state of Pennsylvania in 2013, 20% for all benefit periods dispositioned by the state of Pennsylvania in 2014, and 30% for Lifetime benefits and 15% for Limited benefits dispositioned by the state of Pennsylvania in 2016 with the rate increases applied to all GLIC policies. Moreover, the projections in Exhibit I are prior to the additional rate increase requested in this filing. By excluding all rate increases from other states and applying Pennsylvania rate increases to all GLIC policies, we have shown a projection with Pennsylvania Dispositioned Rate Increases.
- Show projected experience assuming the requested increase is not implemented.



**Genworth Life Insurance Company**

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

**Actuarial Memorandum  
August 2017**

Exhibits II-A, II-B, and II-C

- Include the 2013, the 2014, and the 2016 premium rate increases dispositioned by the state of Pennsylvania applied to all GLIC policies.
- Show projected experience assuming the requested increase is implemented.

Lifetime Loss Ratio Calculation

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

$$LR_j = \frac{\sum_{t=j}^{2016} Pmt_t^j v^{t-j} + {}_jCR_{2016} v^{2016-j+1/2} + {}_jIBNR_{2016} v^{2016-j+1/2} - DBNR_{2016}}{EP_j}$$

$LR_j$  = loss ratio for year j

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

${}_jCR_{2016}$  = open claim reserve held on December 31, 2016 for claims incurred in year j

${}_jIBNR_{2016}$  = incurred but not reported reserve as of December 31, 2016 attributable to claims incurred in year j

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

$j$  = year of incurral

$v = 1 / 1.040 = 0.961538$

A future annual loss ratio is calculated, with interest, as anticipated incurred claims divided by earned premiums. A lifetime loss ratio as of December 31, 2016 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at 4.0%.

**18. History of Previous Rate Revisions**

A 20% rate increase for all benefit periods was dispositioned in your state on March 8, 2013.

A 20% rate increase for all benefit periods was dispositioned in your state on December 29, 2014.

A 30% rate increase for Lifetime benefits and a 15% rate increase for Limited benefits were dispositioned in your state on April 26, 2016.

**19. Demonstration of Satisfaction of Loss Ratio Requirements**

This filing does not imply the acceptance of the lifetime loss ratios contained herein as an acceptable measure of profitability or as a minimum threshold for future rate increase filings. As shown in these exhibits I and II, the expected lifetime loss ratios with and without the requested rate increases exceed the minimum loss ratio of 60%.

**Genworth Life Insurance Company**

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

**Actuarial Memorandum  
August 2017**

**20. Pennsylvania Average Annual Premium Based on Exposed Lives**

	<b>Lifetime</b>	<b>Limited</b>
<b>Before Rate Increase*</b>	\$3,999	\$2,694
<b>After Rate Increase</b>	\$7,158	\$4,176

\*Note that some dispositioned rate increases were only partially implemented as of December 31, 2016.

**21. Proposed Effective Date**

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

**22. GLIC Nationwide Distribution of Business as of December 31, 2016 (Based on Exposed Lives)**

Redacted pursuant to Section 6, above.

**23. Pennsylvania and GLIC Nationwide Exposed Lives and Annualized Premium**

As of December 31, 2016, the number of exposed lives in the state and GLIC Nationwide is:

	<b>Number of Exposed Lives</b>		<b>Inforce Annualized Premium</b>	
	<b>Lifetime</b>	<b>Limited</b>	<b>Lifetime</b>	<b>Limited</b>
<b>Pennsylvania</b>	998	1,661	\$3,990,817	\$4,474,798
<b>Nationwide</b>	18,257	29,937	\$64,401,118	\$73,625,530

**Genworth Life Insurance Company**

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

**Actuarial Memorandum  
August 2017**

**24. Actuarial Certification**

I am a Fellow 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 a leading external actuarial firm with strong Long Term Care experience 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, 2016, 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 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 significant 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 rate submission is in compliance with the applicable laws and regulations of your state when the original issued rates were first filed and accepted. In my opinion the rates are not excessive or unfairly discriminatory.



---

Nicola L Blaha, F.S.A., M.A.A.A.  
AVP and Actuary, Genworth Life Insurance Company

Date: August 18, 2017

**Genworth Life Insurance Company**

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

**Actuarial Memorandum  
August 2017**

**Exhibits Ia, Ib, Ic**

Redacted pursuant to Section 6, above.

**Exhibits IIa, IIb, IIc**

Redacted pursuant to Section 6, above.

Jurisdiction	2007 Rate Action					2010 Rate Action					2012 Rate Action					2014 Rate Action					2015/2016 Rate Action					In-force Annualized Premium as of 12/31/2014		Cumulative Rate Increase Approvals				
	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase (Lifetime)	Requested Increase (Limited)	Date of Submission	Date Approved or Filed	Amount Approved or Filed (Lifetime)	Amount Approved or Filed (Limited)	Requested Increase (Lifetime)	Requested Increase (Limited)	Date of Submission	Date Approved or Filed	Amount Approved or Filed (Lifetime)	Amount Approved or Filed (Limited)	Requested Increase (Lifetime)	Requested Increase (Limited)	Date of Submission	Date Approved or Filed	Amount Approved or Filed (Lifetime)	Amount Approved or Filed (Limited)	In \$MM	% of Total	Lifetime	Limited				
	Filing Not Required. Implemented 12% increase.		Filing Not Required. Implemented 18% increase.		Filing Not Required. Implemented 18% increase.		Filing Not Required. Implemented 95% (lifetime) and 60% (limited) increase.		Approved full amount of 2012 ask; no 2014 filing expected		Approved full amount of 2012 ask; no 2015 filing expected		Approved full amount of 2012 ask; no 2014 filing expected		Approved full amount of 2012 ask; no 2015 filing expected		Approved full amount of 2012 ask; no 2014 filing expected		Approved full amount of 2012 ask; no 2015 filing expected		Approved full amount of 2012 ask; no 2014 filing expected		Approved full amount of 2012 ask; no 2015 filing expected									
Alabama	12%	11/6/2007	12%	18%	4/12/2011	18%	95%	60%	11/2/2012	1/16/2013	95%	60%												\$18.7	12.1%	158%	111%					
Alaska	Filing Not Required. Implemented 12% increase.					Filing Not Required. Implemented 18% increase.					Filing Not Required. Implementing 95% (lifetime) and 60% (limited) increase.					Approved full amount of 2012 ask; no 2014 filing expected					Approved full amount of 2012 ask; no 2015 filing expected					\$0.0	0.0%	158%	111%			
Arizona	12%	1/14/2008	12%	18%	3/15/2011	18%	95%	60%	12/7/2012	2/4/2013	35%	35%	50%	24%	10/10/2014	12/4/2014	22%	22%	78%	46%	12/31/2015	6/16/2017	58%	6%	\$2.9	1.9%	244%	131%				
Arkansas	12%	6/16/2008	12%	10%	12/5/2011	10%	109% <sup>2</sup>	71% <sup>2</sup>	12/13/2012	10/24/2013	20%	20%	80%	48%	9/30/2014	1/27/2015	25%	15%	109%	87%	12/21/2015	8/16/2016	25%	25%	\$1.5	1.0%	131%	113%				
California (Loss Ratio Non-Partnership)	12%	1/15/2008	12%	18%	6/14/2012	18%	95%	60%	10/31/2014	10/27/2015	30%	30%							100%	100%	12/23/2016			\$9.3	6.0%	72%	72%					
California (Loss Ratio Partnership)				27%	2/4/2014	27%													40%	40%	1/13/2017			\$0.0	0.0%	27%	27%					
California (Rate Stability Non-Partnership)							53%	53%	12/19/2013	10/30/2015	16%	16%												\$0.4	0.3%	16%	16%					
Colorado	12%	12/11/2007	12%	18%	5/9/2011	18%	95%	60%	11/21/2012	10/25/2013	32%	20%	32%	20%	11/13/2014	1/15/2015	32%	20%	68%	67%	8/31/2016	Disapproved		\$2.6	1.7%	130%	90%					
Connecticut	12%	12/10/2007	12%	18%	7/6/2011	18%	95%	60%	10/11/2012	1/25/2013	40%	40%	44%	19%	9/19/2014	1/5/2015	19%	19%	76%	44%	12/30/2015	3/30/2016	53%	53%	\$2.0	1.3%	237%	237%				
Delaware	12%	2/28/2008	12%	18%	8/16/2011	18%	95%	60%	9/14/2012	3/14/2013	95%	60%							Approved full amount of 2012 ask; no 2014 filing expected					Approved full amount of 2012 ask; no 2015 filing expected					\$0.8	0.5%	158%	111%
Florida	11%/10% <sup>1</sup>	7/16/09 & 6/3/09	11%/10% <sup>1</sup>	25%	5/29/2012	25%							48.4%	48.4%	12/22/2014	4/16/2015	14.7% <sup>6</sup>	14.7% <sup>6</sup>						\$7.5	4.8%	59%	59%					
Georgia	12%	6/15/2009	12%	18%	6/21/2011	18%	95%	60%	11/7/2012	9/6/2013	18%	18%	71%	42%	9/11/2014	3/13/2015	15%	15%						\$0.0	0.0%	79%	79%					
Hawaii	12%	1/9/2008	12%	18%	8/24/2011	18%	95%	60%	10/18/2012	5/31/2013	77%	38%	14%	21%	10/1/2014									\$0.4	0.3%	134%	82%					
Idaho	12%	10/25/2007	12%	18%	4/28/2011	18%	95%	60%	11/9/2012	10/25/2013	40%	25%	44%	34%	10/7/2014	4/28/2015	15%	15%	82%	67%	12/7/2015	5/9/2016	15%	15%	\$0.3	0.2%	145%	118%				
Illinois	12%	2/4/2008	12%	18%	3/29/2011	18%	95%	60%	9/19/2012	12/24/2013	95%	60%							Approved full amount of 2012 ask; no 2014 filing expected					Approved full amount of 2012 ask; no 2015 filing expected					\$5.2	3.3%	158%	111%
Indiana	12%	4/30/2008	12%	15%	12/9/2011	15%	100% <sup>2</sup>	64% <sup>2</sup>	12/27/2012	7/17/2014	19%	9%	74%	57%	11/4/2014				152%	126%	1/26/2016	6/30/2016	16.6%	16.6%	\$2.0	1.3%	79%	64%				
Indiana (Partnership)	12%	Disapproved	12%	18%	Disapproved	18%	111% <sup>2</sup>	111% <sup>2</sup>	3/4/2013	9/4/2014	9%	9%	63.7%	63.7%	5/1/2015				na	126%	1/7/2016	7/1/2016	16.6%	16.6%	\$0.1	0.0%	27%	27%				
Iowa	12%	4/25/2008	12%	18%	3/11/2011	18%	95%	60%	10/10/2012	11/14/2013	95%	60%							Approved full amount of 2012 ask; no 2014 filing expected					Approved full amount of 2012 ask; no 2015 filing expected					\$1.4	0.9%	158%	111%
Kansas	12%	12/5/2008	12%	15%	10/11/2011	15%	98% <sup>2</sup>	63% <sup>2</sup>	10/26/2012	10/13/2014	38%	38%													\$1.1	0.7%	78%	78%				
Kentucky	12%	1/23/2008	12%	18%	6/15/2011	18%	95%	60%	9/21/2012	5/29/2013	17.4% <sup>6</sup>	17.4% <sup>6</sup>	72%	42%	10/23/2014				149%	104%	3/31/2016	10/4/2016	50%	30%	\$2.4	1.6%	133%	102%				
Louisiana	12%	11/6/2007	12%	18%	3/18/2011	18%	95%	60%	10/26/2012	5/27/2014	20%	20%	68%	39%	9/25/2014	2/12/2016	20%	20%						\$1.3	0.8%	90%	90%					
Maine	12%	9/4/2007	12%	18%	8/18/2011	18%	68% <sup>5</sup>	33% <sup>5</sup>	12/14/2012	5/2/2013	68%	33%												\$1.2	0.8%	122%	76%					
Maryland	12%	10/20/2008	12%	15%	4/4/2011	15%	98% <sup>2</sup>	63% <sup>2</sup>	11/16/2012	11/14/2013	15%	15%	15%	15%	11/17/2014	2/12/2015	15%	15%	15%	15%	12/21/2015	4/12/2016	15%	15%	\$4.4	2.9%	96%	96%				
Massachusetts	12%	Closed	12%	18%	11/29/2012	18%	134% <sup>2</sup>	92% <sup>2</sup>	12/21/2012																\$1.8	1.2%	10%	10%				
Michigan	12%	10/1/2007	12%	18%	11/29/2010	18%	95%	60%	8/31/2012	10/15/2012	95%	60%							Approved full amount of 2012 ask; no 2014 filing expected					Approved full amount of 2012 ask; no 2015 filing expected					\$5.5	3.6%	158%	111%
Minnesota	12%	Closed	12%	30% <sup>3</sup>	9/8/2011	30% <sup>3</sup>	95%	60%	12/23/2012	10/31/2014	15%	15%							159%	112%	4/4/2016	9/15/2016	67%	60%	\$0.4	0.2%	150%	139%				
Mississippi	12%	3/20/2008	12%	18%	12/28/2010	18%	95%	60%	10/8/2012	2/12/2013	25%	25%	25%	25%	9/19/2014	10/19/2014	25%	25%	25%	25%	10/21/2015	2/8/2016	25%	25%	\$0.5	0.3%	158%	158%				
Missouri	12%	10/30/2007	12%	18%	1/26/2011	18%	95%	60%	10/9/2012	5/7/2013	95%	60%							Approved full amount of 2012 ask; no 2014 filing expected					Approved full amount of 2012 ask; no 2015 filing expected					\$5.0	3.2%	158%	111%
Montana	12%	4/1/2008	12%	18%	1/7/2011	18%	95%	60%	9/17/2012	7/16/2013	30%	25%	55%	34%	10/2/2014	4/8/2015	25.7%	3.1%	79%	86%	12/31/2015	1/23/2017	6.1%	6.1%	\$0.2	0.1%	129%	81%				
Nebraska	12%	10/31/2007	12%	18%	7/22/2011	18%	95%	60%	8/31/2012	12/9/2013	95%	60%							Approved full amount of 2012 ask; no 2014 filing expected					Approved full amount of 2012 ask; no 2015 filing expected					\$1.8	1.1%	158%	111%
Nevada	12%	Closed	12%	18%	3/20/2012	18%	118% <sup>2</sup>	79% <sup>2</sup>	12/21/2012	8/14/2013	118%	79%							Approved full amount of 2012 ask; no 2014 filing expected					Approved full amount of 2012 ask; no 2015 filing expected					\$0.6	0.4%	157%	111%
New Hampshire	12%	11/2/2007	12%	18%	2/25/2011	18%	95%	60%	11/11/2012																\$0.4	0.3%	32%	32%				
New Jersey	12%	10/30/2007	12%	18%	4/12/2011 <sup>4</sup>	18% <sup>4</sup>													Approved full amount of 2012 ask; no 2014 filing expected					Approved full amount of 2012 ask; no 2015 filing expected					\$0.0	0.0%	158%	111%
New Mexico	12%	9/17/2007	12%	15%	3/17/2011	15%	98% <sup>2</sup>	63% <sup>2</sup>	11/20/2012	5/16/2014	15%	15%	78%	48%	9/29/2014	7/26/2015	15%	15%							\$0.5	0.3%	70%	70%				
New York	12%	5/28/2008	12%	15%	12/27/2012	15%	130% <sup>2</sup>	88% <sup>2</sup>	12/27/2012	8/13/2013	11%	11%	53.6%	53.6%	10/22/2014	4/28/2015	53.6% <sup>7</sup>	53.6% <sup>7</sup>	98.5% <sup>8</sup>	98.5% <sup>8</sup>	12/26/2016				\$15.0	9.7%	91%	91%				
North Carolina	12%	1/24/2008	12%	18%	3/15/2011	18%	95%	60%	12/14/2012	9/12/2013	95%	60%							Approved full amount of 2012 ask; no 2014 filing expected					Approved full amount of 2012 ask; no 2015 filing expected					\$7.0	4.5%	158%	111%
North Dakota	12%	10/9/2007	12%	18%	3/9/2012	12%	105% <sup>2</sup>	68% <sup>2</sup>	12/19/2012	4/5/2013	20%	20%	77%	46%	10/1/2014	11/19/2014	15%	15%	123%	83%	12/30/2015	1/12/2016	15%	15%	\$0.2	0.1%	99%	99%				
Ohio	12%	10/17/2007	12%	18%	4/26/2011	18%	95%	60%	11/16/2012	12/19/2013	95%	60%							Approved full amount of 2012 ask; no 2014 filing expected					Approved full amount of 2012 ask; no 2015 filing expected					\$5.2	3.4%	158%	111%
Oklahoma	12%	10/15/2007	12%	18%	9/16/2011	18%	95%	60%	9/17/2012	6/26/2013	25%	25%	62%	34%	9/30/2014	3/13/2015	25%	25%	87%	54%	12/16/2015	4/1/2016	10%	10%	\$0.9	0.6%	127%	127%				
Oregon	12%	9/20/2007	12%	18%	4/12/2012	18%	95%	60%	12/3/2012	12/16/2013	15%	15%	76%	45%	10/2/2014	3/25/2015	25%	25%	103%	67%	12/10/2015	4/26/2016	42%	42%	\$1.4	0.9%	170%	170%				
Pennsylvania	12%	7/1/2008	12%	18%	5/27/2011	18%	20% <sup>5</sup>	20% <sup>5</sup>	12/10/2012	3/8/2013	20%	20%	20%	20%	9/23/2014	12/29/2014	20%	20%	103%	67%	12/29/2015	4/26/2016	30%	15%	\$7.9	5.1%	147%	119%				
Rhode Island	12%	11/14/2007	12%	18%	9/15/2011	18%	95%	60%	12/10/2012	10/14/2014	95%	60%							Approved full amount of 2012 ask; no 2014 filing expected					Approved full amount of 2012 ask; no 2015 filing expected					\$0.6	0.4%	158%	111%
South Carolina	12%	1/3/2008	12%	18%	4/20/2011	18%	95%	60%	10/24/2012																							



[company name short]  
[company addr 1]  
[company addr2]  
[company city, st, zip]

**Important Change – Decision Required**

[mailing name1]  
[mailing name2]  
[address line 1]  
[address line 2]  
[address line 3]  
[address line 4]  
[address line 5]

Dear [Insured\_name1][and [insured name2]],

Thank you for choosing Genworth for your long term care insurance needs. We value your business and are committed to providing quality service and being here when you need us the most.

This letter is to inform you that [**<if not (Choice 2 & 2.1)>**, as a result of higher than expected aggregate policyholder claims costs,] **the premium on your current long term care coverage will increase from [\$\$\$9,999.99] to [\$\$\$9,999.99] beginning on [Mmmm dd, yyyy].** [**<if phased>**This increase will take place in a phased manner detailed on the enclosed option page.] Please note that this increase is not due to a change in your health, age, or claims history.

**Given this change, we are offering you several choices to adjust your coverage to meet your needs.** These options and your personalized information are outlined on the enclosed pages. We encourage you to discuss them with your financial advisor or a member of our Customer Service Team by calling [999 999.9999] before making a decision. [**<if override website>**For additional information regarding premium increases, please go to [Genworth.com/LTCpremiums].]

Once again, thank you for being a Genworth [policyholder].

Sincerely,

[Elena K. Edwards]  
[Senior Vice President]

P.S. This premium increase notice is not a bill [**<if not EFT>**—you will be billed separately]. Please take time to read the Important Information Regarding This Premium Increase included with this letter.

Underwritten by [company name long], [Lynchburg, VA]

**NOTE:** gray shading indicates print in blue font

The premium on your long term care insurance [policy] is increasing.

You have [3] options:

- 1 Keep your current coverage the same and pay the premium increase
- 2 [Adjust your coverage to reduce your premiums]
- 3 **<if nonfor available>** {See Addendum for CNF, OLB & NFO text variations}

**Long Term Care Insurance**

Premium Increase Notice  
[mm/dd/yyyy]  
[company name long]  
[Company Copyright]

**Insured:**

[Insured\_name1]  
[Insured\_name2]

**[Policy] Number:**

[policy\_number]

**Agent:**

[servicing agent name]  
[servicing agency name]  
[servicing\_agent\_address1]  
[servicing\_agent\_address2]  
[servicing\_agent\_address3]  
[servicing\_agent\_address4]  
[servicing\_agent\_address5]  
[servicing\_agent\_phone]

**Customer Service:**

**[999 999.9999]**

[company\_hours1]  
[company\_hours2]

**Fax:** [company\_fax]

[<if override website>  
[Genworth.com/LTCpremiums]  
**<else>** [company\_website]]

## Addendum

For point #3 in top right:

[<if CNF >Pay nothing more and receive coverage equal to 30 times your Nursing Home Daily benefit or the total premiums you have paid excluding waived premium whichever is greater<or if OLB>Pay nothing more and receive coverage equal to premiums you have paid minus any benefits paid <or if NFO>The Non-Forfeiture rider, if exercised, results in a paid-up long term care insurance benefit according to your contract provisions]



[company name short]  
[company address 1]  
[company city state zip]

Customer service:  
[company\_phone]  
[company hours2]  
[company hours1]  
Fax: [company fax]

## Coverage Options

Page [1] of [m]

<if values available>

The median monthly cost of care provided in your area:

In Home Care [\$99,999.99] (Based on 44 hours/week)  
Assisted Living [\$99,999.99]  
Nursing Home [\$99,999.99]  
Genworth [2016] Cost of Care Study

[Policyholder[s]]: [insured name2]  
[insured name2]  
Date: [mm/dd/yyyy]  
[Policy] number: [policy number]  
Premium before increase: [\$99,999.99] [semi-annually]

NOTE: gray shading indicates print in blue font

<if nonforfeiture available>

Your options:	1 Keep current coverage	2 Adjust your coverage			3 Pay nothing more
If you are adjusting your coverage, simply check the blue box beside your selection below, and sign and return this page to the fax or address above. If you choose to keep your current coverage, no action is required.	If you are comfortable with your current level of coverage, pay the increased premium <not EFT> when you receive your next bill. If we don't hear from you by [October 1, 2015] this [999.999%] increase will take effect.	If you are comfortable having less coverage, you may have options such as: reducing the total amount of benefits available to pay for care, reducing the length of time benefits last, increasing the amount of time before benefits begin, and/or modifying any inflation protection you may have. [See Addendum for additional text placed here.]			[See Addendum for nonforfeiture wording placed here.] If you select this option, your NFO value is \$XXXXX.XX assuming no further premium transactions are or will be in process.
		[Alternative A]	[Alternative B]	[Alternative C]	
[Monthly maximum benefit]	[\$7,230.00]	[\$7,756.00]	[\$7,230.00]	[\$7,230.00]	
[Benefit coverage period]	[Unlimited]	[6 years]	[6 years]	[4 years]	
[Elimination period]	[100 days]	[100 days]	[100 days]	[100 days]	
[Inflation protection]	[Compound 5%]	[Compound 5%]	[Compound 5%]	[Compound 3%]	
[Semi-annual] premium	[\$99,999.99]	<input type="checkbox"/> [\$99,999.99]	<input type="checkbox"/> [\$99,999.99]	<input type="checkbox"/> [\$99,999.99]	<input type="checkbox"/> Pay nothing more

<if phased> Your [policy's] rate increase is phasing in over a number of years; the remaining dates are listed <if less than 4 phases> below <else> on the reverse. The amount of the phased [semi-annual] rate increase will vary depending on your selection above.

<if less than 4 phases>

Date of phased increase	Keep current coverage:	[Alternative A]	[Alternative B]	[Alternative C]
[mm/dd/yyyy]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]
[mm/dd/yyyy]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]

**You do not need to return this form if you are keeping your current coverage.** If changing your coverage, please remember to check the blue box above to indicate your choice, then sign and return this form by: [Mmmm dd, yyyy]. Please refer to the enclosed Important Information Regarding this Premium Increase document about how adjustments to your coverage are implemented.

[Policyholder <or> Certificate holder] Signature \_\_\_\_\_ Date \_\_\_\_\_ ([<if shared> Policyholder<or>Certificate holder] Signature \_\_\_\_\_ Date \_\_\_\_\_)



By signing, you (1) authorize [Genworth Life Insurance Company] to make the requested changes to your Long Term Care Insurance [policy]; and (2) represent that you have read and understand the information contained in this form and the enclosed letters, including the Important Information Regarding This Premium Increase.

<if more than 3 phase>

## Coverage Options

Page [2] of [m]

[Policyholder[s]]: [insured name1]  
 [insured name2]  
 Date: [mm/dd/yyyy]  
 [Policy] number: [policy number]  
 Premium before increase: [\$99,999.99] [semi-annually]

### Phased Premiums:

The amount of the phased [semi-annual] rate increase will vary depending on your selection on the first page.

Date of phased increase	Keep current coverage:	[Alternative [A]]	[Alternative B]	[Alternative C]
[mm/dd/yyyy]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]
[mm/dd/yyyy]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]
[mm/dd/yyyy]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]
...	...	...	...	...
[mm/dd/yyyy]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]

### Addendum:

#### Additional text after initial text in the "2 Adjust your coverage" column:

<if any choices shown>The alternative[s] below allow[s] you to maintain some protection against long term care costs while keeping your premium down. There may be other ways that you can reduce your benefits and premiums <if any choices shown> beyond those listed. <if Pre-PCS> By selecting a reduced benefit, if you have a Home Health Care rider in your policy it may be subject to a similar benefit reduction.]

#### Rules for printing nonforfeiture text in the "3 Pay nothing more" column:

<if optional limited benefits>If you would like to stop paying premiums on your [policy] you can choose an optional limited benefit. Your new coverage maximum will be roughly equal to the total premiums you have paid on your [policy], minus any benefits paid. Please refer to the enclosed endorsement for additional details regarding this benefit.]

<if contingent nonforfeiture>If you would like to stop paying premiums on your [policy] you can elect the <if VA>Contingent Benefit Upon Lapse <else>Contingent Nonforfeiture benefit]. Your new coverage maximum will be either 30 times your Nursing Home Daily benefit or equal to the total premiums you have paid on your [policy] excluding waived premium whichever is greater. Please refer to the enclosed endorsement for additional details regarding this benefit.]

<if nonforfeiture Rider>If you would like to stop paying premiums on your [policy] you may exercise the non-forfeiture rider that you purchased with your [policy]

# Genworth Important Information Regarding This Premium Increase

Genworth Life  
Genworth Life of New York  
Administrative Office:  
3100 Albert Lankford Drive  
Lynchburg, VA 24501

from Genworth Life Insurance Company and  
Genworth Life Insurance Company of New York\*

Page 1 of [m]

## About this premium increase

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This premium increase is based on our expectation of aggregate future claims by our insureds. All [policyholders] in your class are receiving this rate increase and it is not due to a change in your individual health, age, claims history, or any other individual characteristic. We are implementing this increase in accordance with the laws and regulations of the state (commonwealth or district) in which your [policy] was issued for delivery. States require insurance companies to notify them of a rate increase for long term care policies. Additionally, state regulation requires insurance carriers, like Genworth, to support rate increase requests with actuarial justification. For additional information regarding premium increases, please go to [Genworth.com/LTCpremiums].

## Guaranteed renewable

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Your long term care insurance coverage is guaranteed renewable, meaning that we cannot cancel or refuse to continue your coverage because of a change in your individual health or age. As long as you pay the required premium on time and have not used all your benefits, coverage will continue.

Guaranteed renewable does not mean that premiums are guaranteed to remain the same indefinitely. In accordance with the terms of your [policy], we reserve the right to change premiums and it is [possible<or>likely] that your premium will increase again in the future.

## Benefits

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The benefit values presented in the accompanying letter are approximate due to rounding. Covered benefits payable at the time of a claim will be calculated in accordance with your [policy]. Benefits are payable only when you meet the terms and conditions for receiving benefits under your [policy].

## Considerations related to reducing your benefits

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All of the options available to you as alternatives to paying the full premium increase may not be of equal value. Some states require [policyholders] to maintain minimum benefit levels, which may reduce the options available. [<if partnership>If you have a Partnership [policy], reducing your coverage may result in a loss of Partnership status, a change in your asset protection type and may reduce your overall protection.]

If your daily/monthly benefit amount and/or the benefit period are reduced, the maximum benefits payable under your [policy] will automatically be reduced because the [policy] maximum is a function of the daily benefit amount and the benefit period. In addition, other benefit amounts may be reduced. Changes to the daily/monthly maximum benefit and/or benefit increase offer will change the related original amounts and the amount of any benefit increase option increment. [<if AZ> If you choose to reduce your inflation protection option, the daily/monthly benefit and the benefit period will be recalculated as if you had the reduced inflation benefit from original policy issue.]

Any benefits paid or payable are deducted from the reduced [policy] maximum. If you have previously been on claim, adjusting your elimination period may not be appropriate. Reducing benefits while you are receiving [policy] benefits is generally not advisable.

If you can't pay further premiums you may have the option of stopping further payments and obtaining a benefit for long term care services approximately equal to the amount of premium paid, please refer to the Coverage Options page for further details.

## <For those with unlimited benefits in states where different rate increase percentage approved for lifetime vs. limited> Moving from unlimited lifetime benefits to limited benefits

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The rate increase percentage for [policyholders] with an unlimited lifetime benefit is higher because expected aggregate claims are disproportionately greater for these [policyholders]. When [policyholders] reduce their benefit period from an unlimited to limited benefit period (for example, from unlimited to a 5-year benefit period) the new premium would then be subject to the premium rate increase applicable to [policies] with the selected limited benefit period.

\* Only Genworth Life Insurance Company of New York is licensed in and conducts business in New York.

**<if no quote and (if CNF or OLB, or NFO rider)>**

**Select a Limited Benefit with No Further Premium Requirement**

**<if OLB>** You may elect an **Optional Limited Benefit**. As a result of this premium increase, we are offering an Optional Limited Benefit. This endorsement allows you to elect a limited paid-up long term care insurance benefit, which is available up to 120 days after the next Billing Anniversary Date on which your rate increase is effective. This benefit provides a paid-up benefit with total coverage equal to the total premium

paid, excluding waived premium, less any claims paid. A [policy <or>certificate] lapse at any time during the 120-day period following the due date of the increased premium will be deemed an election of this benefit.

**Please note:** This Endorsement could significantly reduce the [policy <or>certificate] benefits. Please review the Optional Limited Benefit Endorsement for more detailed information prior to making this election.

**<OR>**

**<if NFO Rider on Policy >**

You may exercise the **Non-Forfeiture Rider**. Your [policy <or>certificate] includes the Non-Forfeiture Rider which you may elect to exercise at any time. This Rider allows you to have a paid-up long term care insurance benefit as described in the Rider.

**Please note:** This rider could significantly reduce the [policy <or>certificate] benefit. Please review the Non-Forfeiture Rider in your [policy <or>certificate] for more detailed information prior to making this election.

**<OR>**

**<if CNF >**

You may elect a **Contingent Non-Forfeiture Benefit**. This rate increase qualifies you to receive a Contingent Non-Forfeiture Benefit which is available up to 120 days after the next Billing Anniversary Date on which your rate increase is effective. This endorsement allows you to reduce your [policy <or>certificate] benefits so the required premium payments are not increased and convert your coverage to a paid-up status with a shortened benefit period and reduced benefits plan. A [policy <or>certificate] lapse at any time during the 120-day period following the due date of the increased premium will be deemed an election of this benefit.

**Please note:** This Endorsement could significantly reduce the [policy <or>certificate] benefit. Please review the Contingent Non-Forfeiture Benefit Endorsement for more detailed information prior to making this election.

**Waiver of premium benefit**

If you are currently using a Waiver of Premium benefit, you will not be required to pay the increased premium until the Waiver of Premium benefit no longer applies, as provided for in your [policy]. If your [policy] does not provide a Waiver of Premium benefit, you will be required to pay the increased premium, even if you are receiving [policy] benefits. Prior to paying your bill with the increased premium you may want to contact one of our customer service representatives to discuss options you may have to reduce your premiums by changing your policy benefits.

**Payments by automatic withdrawal/third-party account/online banking**

If you are using automatic withdrawals, a third-party account, or online banking to pay your premiums, please be sure to make the proper adjustments and arrangements for paying the new premium amount.

**Time frame to reverse decision**

If you opt to reduce your benefits or cancel your coverage, your request to reverse any such decision must be in writing and received by us no more than 60 days after the date of our written confirmation of your reduction.

**Rate increase history**

In accordance with the requirements of the state (commonwealth or district) where your [policy] was issued, we are providing you with the history of previous rate increases that have been implemented on [policies] that were underwritten by Genworth companies.

**About Genworth**

Genworth began selling long term care insurance in 1974 and has been the largest provider of long term care policies in the United States. It is important to note that Genworth regularly monitors the business performance of these policies and believes that its reserves are adequate and appropriate at this time. To obtain information regarding Genworth's financial strength, please visit [genworth.com].