

**State:** Pennsylvania **Filing Company:** Genworth Life Insurance Company  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** 2019 Choice (LR)  
**Project Name/Number:** 2019 Choice (LR)/2019 Choice (LR)

## Filing at a Glance

Company: Genworth Life Insurance Company  
Product Name: 2019 Choice (LR)  
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: 11/25/2019  
SERFF Tr Num: GEFA-132168097  
SERFF Status: Assigned  
State Tr Num:  
State Status:  
Co Tr Num: 2019 CHOICE (LR)  
Implementation: On Approval  
Date Requested:  
Author(s): Richard Cromwell, Ronald Jackson, Camisha Jones  
Reviewer(s): Jim Laverty (primary)  
Disposition Date:  
Disposition Status:  
Implementation Date:

### State Filing Description:

Proposed aggregate 22.6% rate increase (30.3% on unlimited BPs and 17.4% on limited BPs) on 4,131 PA policyholders of Genworth LTC form 7035; The Choice I or PCS III Block. Applies to Policies Issued Prior to 9/16/2002.

**State:** Pennsylvania **Filing Company:** Genworth Life Insurance Company  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** 2019 Choice (LR)  
**Project Name/Number:** 2019 Choice (LR)/2019 Choice (LR)

## General Information

Project Name: 2019 Choice (LR)	Status of Filing in Domicile: Authorized
Project Number: 2019 Choice (LR)	Date Approved in Domicile: 04/02/2018
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: 22.6%	Filing Status Changed: 12/02/2019
	State Status Changed:
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: 7035 et al  
 Applies to Policies Issued Prior to 9/16/2002

The referenced filing is a Long Term Care (LTC) rate schedule change request submitted for your review and applies to the referenced policy forms.

In this filing, GLIC would like to pursue a premium rate increase of 30.3% for policies with lifetime benefit periods and 17.4% for policies with limited benefit periods. In the submitted actuarial memorandum, we include detailed rate increase justification and we demonstrate that this premium rate increase satisfies Long Term Care regulatory requirements of Pennsylvania.

GLIC has provided an additional exhibit attached to this filing that was developed using an "If-Knew" methodology with both approved and requested rate increases applied since issue.

GLIC will offer insureds affected by the premium increase several alternative options to change their benefits in order to maintain a premium rate level reasonably similar to what they were paying prior to the rate increase. The benefit and rate combinations are consistent with the rate tables approved by the Department. Details on the available alternative options are presented in section 6 of the Actuarial Memorandum.

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	

**State:** Pennsylvania **Filing Company:** Genworth Life Insurance Company  
**TOI/Sub-TOI:** LTC031 Individual Long Term Care/LTC031.001 Qualified  
**Product Name:** 2019 Choice (LR)  
**Project Name/Number:** 2019 Choice (LR)/2019 Choice (LR)

**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: \$100.00  
 Retaliatory? Yes  
 Fee Explanation: DE, the domiciliary state, requires \$100 for a rate submission.  
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
Genworth Life Insurance Company	\$100.00	11/25/2019	170395207

SERFF Tracking #:

GEFA-132168097

State Tracking #:

Company Tracking #:

2019 CHOICE (LR)

State: Pennsylvania

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2019 Choice (LR)

Project Name/Number: 2019 Choice (LR)/2019 Choice (LR)

### Rate Information

Rate data applies to filing.

Filing Method:

SERFF

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

10.000%

Effective Date of Last Rate Revision:

12/27/2018

Filing Method of Last Filing:

SERFF

SERFF Tracking Number of Last Filing:

GEFA-131601710

### 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	22.600%	22.600%	\$2,835,723	4,131	\$12,566,382	30.300%	17.400%

**SERFF Tracking #:**

GEFA-132168097

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

2019 CHOICE (LR)

**State:**

Pennsylvania

**Filing Company:**

Genworth Life Insurance Company

**TOI/Sub-TOI:**

LTC03I Individual Long Term Care/LTC03I.001 Qualified

**Product Name:**

2019 Choice (LR)

**Project Name/Number:**

2019 Choice (LR)/2019 Choice (LR)

## 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	7035 et al	Revised	Previous State Filing Number: GEFA-131601710 Percent Rate Change Request: 22.6	PA Ch I LR Rate Tables Appendix A 20191122.pdf, PA Ch I LR Rate Tables Appendix B 20191122.pdf,

Appendix A

Genworth Life Insurance Company Current-Year Premiums

Applies to Policies Issued Prior to 09/16/2002

Form: 7035 et al  
Annual Premium per \$10 Daily Benefit

Age	Individual							
	No BIO		730 x Daily Maximum				5% Compound BIO	
	50 EP	100 EP	50 EP	100 EP	5% Simple BIO	100 EP	50 EP	100 EP
18-24	56.84	52.46	78.69	74.32			115.85	102.74
25-29	63.38	54.65	85.25	78.69			122.42	113.66
30-34	69.95	61.20	94.00	85.25			135.52	120.23
35-39	74.32	65.58	100.56	91.81			144.28	128.96
40-45	78.69	72.14	111.49	98.36			157.39	139.90
46	78.69	74.32	113.66	100.56			159.58	142.09
47	80.87	74.32	115.85	102.74			161.76	144.28
48	80.87	74.32	118.03	104.93			163.94	148.64
49	85.25	76.51	118.03	104.93			163.94	148.64
50	85.25	78.69	122.42	111.49			170.50	153.01
51	85.25	78.69	124.60	113.66			170.50	153.01
52	87.44	80.87	126.79	118.03			174.88	159.58
53	91.81	83.07	137.72	124.60			181.43	163.94
54	96.17	85.25	144.28	131.15			190.17	170.50
55	102.74	94.00	155.21	139.90			196.74	179.25
56	104.93	96.17	161.76	146.45			203.29	183.61
57	115.85	100.56	177.07	159.58			218.59	196.74
58	122.42	107.11	185.80	172.68			233.89	209.86
59	135.52	120.23	198.92	179.25			244.82	220.78
60	144.28	133.34	216.40	194.55			262.31	238.26
61	157.39	142.09	227.33	205.47			281.97	257.94
62	174.88	157.39	244.82	220.78			299.46	271.05
63	183.61	168.31	264.51	238.26			319.15	290.73
64	196.74	179.25	286.36	257.94			336.62	306.03
65	207.66	190.17	306.03	275.43			360.68	325.70
66	225.15	207.66	330.08	299.46			380.35	345.38
67	244.82	222.96	356.31	321.33			410.96	375.98
68	271.05	247.02	389.09	349.75			448.12	406.58
69	301.66	275.43	428.45	386.90			489.64	443.74
70	338.82	308.22	465.61	424.06			533.36	480.90
71	371.60	343.19	507.13	459.04			581.46	526.81
72	415.33	378.17	557.41	507.13			633.92	570.53
73	456.85	417.52	612.06	557.41			688.57	625.17
74	502.77	456.85	675.44	612.06			749.77	682.00
75	555.21	500.57	743.22	673.27			810.99	741.03
76	607.68	550.85	810.99	736.65			883.10	806.60
77	677.63	612.06	889.67	808.79			957.44	876.56
78	745.40	675.44	966.17	876.56			1,031.76	944.32
79	817.53	743.22	1,042.68	946.51			1,108.26	1,007.71
80	898.41	819.72	1,121.38	1,020.82			1,186.96	1,077.66
81	983.66	902.79	1,210.99	1,099.52			1,272.21	1,154.16
82	1,082.03	994.60	1,311.55	1,193.52			1,370.57	1,239.41
83	1,191.32	1,092.96	1,427.40	1,300.62			1,477.69	1,335.60
84	1,315.92	1,206.62	1,565.12	1,425.22			1,604.46	1,453.64
85	1,433.97	1,318.11	1,707.21	1,549.81			1,750.93	1,582.60
86	1,565.12	1,436.15	1,860.22	1,689.72			1,906.12	1,724.69
87	1,707.21	1,567.30	2,028.53	1,842.73			2,078.81	1,879.89
88	1,860.22	1,709.39	2,212.14	2,006.68			2,266.79	2,048.20
89	2,028.53	1,862.40	2,411.07	2,188.11			2,467.89	2,234.01
90	2,212.14	2,030.71	2,625.29	2,387.02			2,690.88	2,432.94
91	2,411.07	2,214.34	2,863.55	2,601.25			2,935.69	2,653.71
92	2,625.29	2,413.25	3,121.49	2,837.33			3,198.01	2,894.16
93	2,863.55	2,629.66	3,401.30	3,090.89			3,484.35	3,154.28
94	3,121.49	2,865.74	3,707.33	3,368.51			3,796.94	3,436.27

Appendix A

Genworth Life Insurance Company Current-Year Premiums

Applies to Policies Issued Prior to 09/16/2002

Form: 7035 et al  
Annual Premium per \$10 Daily Benefit

Age	Individual							
	No BIO		1095 x Daily Maximum				5% Compound BIO	
	50 EP	100 EP	50 EP	5% Simple BIO	100 EP	50 EP	100 EP	
18-24	72.14	65.58	102.74		96.17	148.64	137.72	
25-29	76.51	72.14	113.66		102.74	159.58	148.64	
30-34	80.87	76.51	120.23		113.66	172.68	159.58	
35-39	87.44	80.87	133.34		120.23	187.99	172.68	
40-45	96.17	87.44	142.09		133.34	198.92	187.99	
46	104.93	91.81	144.28		135.52	203.29	190.17	
47	111.49	94.00	148.64		137.72	209.86	192.37	
48	111.49	94.00	148.64		137.72	212.04	194.55	
49	111.49	94.00	150.82		139.90	214.23	196.74	
50	113.66	96.17	155.21		144.28	216.40	198.92	
51	115.85	100.56	157.39		146.45	218.59	201.10	
52	120.23	100.56	163.94		153.01	225.15	209.86	
53	122.42	102.74	172.68		159.58	231.72	214.23	
54	126.79	107.11	183.61		170.50	240.45	220.78	
55	135.52	115.85	196.74		179.25	253.57	227.33	
56	142.09	122.42	205.47		190.17	262.31	240.45	
57	155.21	133.34	220.78		203.29	277.61	255.75	
58	163.94	139.90	238.26		218.59	295.10	264.51	
59	179.25	153.01	255.75		233.89	314.77	284.17	
60	194.55	163.94	271.05		247.02	336.62	303.84	
61	205.47	179.25	295.10		264.51	360.68	325.70	
62	222.96	190.17	316.95		286.36	380.35	345.38	
63	240.45	207.66	336.62		308.22	406.58	369.41	
64	257.94	220.78	362.87		330.08	428.45	389.09	
65	275.43	236.08	384.73		351.93	456.85	417.52	
66	297.29	253.57	417.52		382.54	483.10	441.55	
67	323.52	277.61	450.31		415.33	520.26	472.16	
68	358.49	306.03	496.20		452.49	566.15	518.06	
69	400.03	341.01	544.29		498.39	620.80	568.34	
70	443.74	382.54	598.94		548.67	682.00	622.99	
71	494.02	424.06	657.97		603.32	743.22	679.82	
72	550.85	472.16	723.55		660.14	813.16	745.40	
73	607.68	520.26	793.50		723.55	885.30	813.16	
74	673.27	577.08	867.81		793.50	966.17	887.49	
75	745.40	638.29	950.87		867.81	1,053.61	964.00	
76	819.72	699.49	1,036.12		946.51	1,136.67	1,044.87	
77	911.53	780.37	1,141.05		1,042.68	1,248.17	1,143.24	
78	1,005.52	856.88	1,239.41		1,136.67	1,346.53	1,235.05	
79	1,095.15	939.95	1,344.34		1,235.05	1,447.07	1,329.04	
80	1,195.70	1,027.38	1,458.01		1,337.78	1,556.37	1,427.40	
81	1,311.55	1,125.75	1,580.43		1,453.64	1,676.60	1,536.70	
82	1,438.34	1,237.24	1,718.13		1,580.43	1,809.94	1,656.93	
83	1,586.98	1,364.01	1,873.33		1,724.69	1,960.77	1,796.83	
84	1,757.47	1,510.48	2,054.77		1,893.01	2,131.27	1,954.21	
85	1,917.05	1,646.00	2,238.38		2,063.50	2,323.64	2,129.08	
86	2,087.56	1,794.65	2,439.49		2,249.30	2,533.48	2,321.44	
87	2,273.36	1,956.39	2,658.08		2,452.60	2,763.00	2,531.30	
88	2,478.83	2,131.27	2,898.53		2,673.39	3,012.20	2,760.82	
89	2,699.61	2,323.64	3,158.65		2,913.83	3,283.25	3,007.83	
90	2,942.26	2,533.48	3,442.82		3,178.32	3,578.34	3,276.69	
91	3,204.56	2,763.00	3,753.22		3,464.68	3,901.87	3,573.98	
92	3,495.28	3,012.20	4,092.04		3,775.08	4,253.81	3,895.31	
93	3,807.87	3,283.25	4,459.28		4,113.90	4,636.35	4,245.05	
94	4,151.06	3,578.34	4,861.48		4,485.50	5,053.84	4,627.59	

Appendix A

Genworth Life Insurance Company Current-Year Premiums

Applies to Policies Issued Prior to 09/16/2002

Form: 7035 et al  
Annual Premium per \$10 Daily Benefit

Age	Individual							
	No BIO		1460 x Daily Maximum				5% Compound BIO	
	50 EP	100 EP	50 EP	5% Simple BIO	100 EP	50 EP	100 EP	
18-24	78.69	74.32	120.23		113.66	170.50	159.58	
25-29	85.25	78.69	128.96		120.23	183.61	172.68	
30-34	94.00	85.25	139.90		133.34	196.74	187.99	
35-39	100.56	91.81	150.82		142.09	214.23	198.92	
40-45	111.49	98.36	161.76		153.01	231.72	216.40	
46	111.49	98.36	163.94		157.39	233.89	218.59	
47	113.66	100.56	168.31		159.58	238.26	222.96	
48	115.85	102.74	170.50		161.76	240.45	229.53	
49	115.85	102.74	172.68		161.76	240.45	229.53	
50	118.03	107.11	177.07		166.13	244.82	233.89	
51	120.23	107.11	179.25		170.50	253.57	236.08	
52	124.60	113.66	190.17		177.07	255.75	238.26	
53	131.15	120.23	198.92		183.61	264.51	247.02	
54	137.72	124.60	205.47		192.37	277.61	257.94	
55	144.28	135.52	220.78		203.29	284.17	262.31	
56	153.01	139.90	236.08		218.59	299.46	275.43	
57	161.76	153.01	253.57		233.89	316.95	290.73	
58	177.07	161.76	266.68		247.02	334.44	303.84	
59	190.17	174.88	286.36		264.51	358.49	325.70	
60	201.10	183.61	314.77		286.36	382.54	349.75	
61	218.59	201.10	336.62		306.03	406.58	375.98	
62	238.26	218.59	360.68		334.44	439.37	400.03	
63	253.57	229.53	386.90		356.31	465.61	421.88	
64	268.87	247.02	410.96		382.54	489.64	448.12	
65	286.36	262.31	441.55		406.58	518.06	472.16	
66	310.40	284.17	469.98		437.18	550.85	502.77	
67	338.82	310.40	509.32		472.16	592.39	542.11	
68	378.17	345.38	563.97		520.26	649.22	590.19	
69	419.69	384.73	620.80		572.70	710.42	651.41	
70	465.61	428.45	690.76		633.92	782.56	714.79	
71	520.26	478.71	758.52		697.30	850.32	784.74	
72	579.27	531.18	837.21		765.07	931.21	861.25	
73	642.65	592.39	915.89		837.21	1,018.64	937.75	
74	710.42	655.78	996.79		913.72	1,110.45	1,023.01	
75	789.12	727.91	1,088.59		998.97	1,208.81	1,112.63	
76	874.37	804.42	1,189.13		1,090.77	1,315.92	1,204.45	
77	968.36	889.67	1,307.19		1,202.26	1,438.34	1,320.29	
78	1,064.54	979.30	1,425.22		1,311.55	1,554.19	1,427.40	
79	1,162.91	1,073.29	1,545.45		1,425.22	1,676.60	1,538.88	
80	1,267.84	1,165.10	1,678.79		1,547.63	1,807.75	1,659.11	
81	1,385.87	1,274.39	1,827.43		1,687.53	1,943.28	1,790.26	
82	1,521.41	1,401.18	1,989.19		1,838.36	2,102.85	1,936.73	
83	1,676.60	1,543.27	2,172.80		2,008.85	2,282.09	2,102.85	
84	1,862.40	1,713.76	2,380.47		2,203.41	2,485.38	2,288.66	
85	2,030.71	1,866.77	2,594.68		2,400.15	2,708.35	2,496.32	
86	2,214.34	2,037.28	2,828.57		2,618.74	2,950.99	2,721.47	
87	2,413.25	2,220.90	3,082.15		2,852.63	3,217.68	2,968.48	
88	2,629.66	2,422.00	3,359.75		3,112.75	3,508.41	3,232.97	
89	2,865.74	2,640.59	3,661.42		3,392.54	3,825.36	3,521.52	
90	3,123.67	2,876.68	3,991.49		3,696.40	4,168.55	3,840.66	
91	3,405.67	3,134.60	4,349.98		4,028.65	4,544.52	4,186.04	
92	3,713.88	3,416.60	4,739.08		4,389.33	4,953.30	4,562.01	
93	4,046.14	3,724.80	5,165.34		4,782.80	5,399.22	4,975.16	
94	4,411.19	4,059.25	5,633.11		5,213.42	5,886.68	5,421.09	



Appendix A

Genworth Life Insurance Company Current-Year Premiums

Applies to Policies Issued Prior to 09/16/2002

Form: 7035 et al  
Annual Premium per \$10 Daily Benefit

Age	Individual							
	No BIO		2190 x Daily Maximum				5% Compound BIO	
	50 EP	100 EP	50 EP	5% Simple BIO	100 EP	50 EP	100 EP	
18-24	96.17	91.81	142.09		133.34	198.92	190.17	
25-29	102.74	98.36	153.01		142.09	216.40	203.29	
30-34	113.66	104.93	168.31		153.01	233.89	218.59	
35-39	120.23	115.85	181.43		168.31	253.57	236.08	
40-45	133.34	122.42	194.55		181.43	271.05	255.75	
46	135.52	124.60	198.92		183.61	277.61	260.12	
47	137.72	128.96	203.29		187.99	281.97	262.31	
48	139.90	128.96	207.66		192.37	286.36	268.87	
49	142.09	133.34	212.04		194.55	288.54	268.87	
50	144.28	133.34	216.40		198.92	292.91	275.43	
51	146.45	135.52	220.78		205.47	299.46	279.80	
52	150.82	139.90	227.33		212.04	310.40	290.73	
53	157.39	144.28	240.45		222.96	319.15	297.29	
54	163.94	155.21	253.57		238.26	332.26	310.40	
55	177.07	163.94	271.05		255.75	345.38	323.52	
56	185.80	174.88	286.36		266.68	362.87	338.82	
57	198.92	183.61	306.03		286.36	384.73	358.49	
58	214.23	198.92	330.08		306.03	406.58	380.35	
59	227.33	214.23	356.31		334.44	435.00	402.20	
60	244.82	225.15	380.35		356.31	463.41	430.63	
61	264.51	242.64	406.58		380.35	496.20	459.04	
62	284.17	262.31	437.18		406.58	526.81	491.83	
63	303.84	281.97	461.23		435.00	563.97	524.62	
64	327.89	303.84	489.64		456.85	601.13	559.60	
65	349.75	325.70	518.06		483.10	638.29	592.39	
66	380.35	351.93	550.85		515.88	682.00	633.92	
67	415.33	382.54	598.94		559.60	732.28	682.00	
68	463.41	428.45	666.71		620.80	800.05	745.40	
69	511.50	476.53	743.22		690.76	872.18	808.79	
70	568.34	528.99	830.65		773.81	953.06	885.30	
71	631.73	588.01	924.65		859.07	1,036.12	959.62	
72	706.06	655.78	1,020.82		950.87	1,130.12	1,047.05	
73	782.56	721.36	1,117.01		1,036.12	1,228.48	1,141.05	
74	865.63	802.23	1,221.92		1,130.12	1,342.15	1,245.97	
75	955.24	880.92	1,333.41		1,239.41	1,460.20	1,357.47	
76	1,051.44	970.54	1,451.45		1,346.53	1,582.60	1,473.31	
77	1,162.91	1,077.66	1,589.16		1,477.69	1,729.07	1,611.02	
78	1,270.03	1,176.03	1,731.25		1,611.02	1,864.59	1,742.18	
79	1,379.32	1,280.95	1,873.33		1,746.55	2,006.68	1,871.16	
80	1,492.99	1,385.87	2,028.53		1,893.01	2,157.50	2,008.85	
81	1,624.14	1,510.48	2,196.85		2,052.58	2,314.88	2,161.87	
82	1,777.16	1,652.56	2,389.21		2,236.20	2,498.51	2,334.56	
83	1,952.03	1,816.51	2,607.80		2,439.49	2,703.98	2,524.74	
84	2,161.87	2,008.85	2,861.36		2,675.56	2,940.06	2,747.70	
85	2,356.42	2,192.48	3,117.13		2,916.01	3,202.38	2,994.71	
86	2,568.46	2,389.21	3,399.11		3,180.52	3,490.92	3,265.76	
87	2,800.17	2,605.61	3,705.13		3,466.87	3,805.69	3,560.85	
88	3,051.55	2,839.51	4,037.40		3,779.45	4,146.69	3,880.01	
89	3,326.97	3,093.08	4,402.44		4,120.46	4,520.48	4,229.75	
90	3,626.44	3,372.88	4,800.29		4,487.69	4,927.05	4,607.92	
91	3,952.15	3,676.72	5,230.91		4,892.10	5,370.81	5,023.25	
92	4,308.46	4,008.97	5,703.06		5,331.46	5,853.89	5,477.92	
93	4,695.36	4,371.84	6,214.57		5,812.36	6,380.69	5,971.93	
94	5,119.42	4,763.11	6,774.16		6,336.98	6,953.42	6,511.85	

Appendix A

Genworth Life Insurance Company Current-Year Premiums

Applies to Policies Issued Prior to 09/16/2002

Form: 7035 et al  
Annual Premium per \$10 Daily Benefit

Age	Individual							
	No BIO		Unlimited				5% Compound BIO	
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP
18-24	128.49	118.61	192.74	172.98	261.93	244.64		
25-29	135.91	130.97	207.57	190.27	284.17	264.40		
30-34	150.73	138.38	222.40	205.11	303.94	286.64		
35-39	160.62	153.20	242.17	219.92	328.66	306.42		
40-45	172.98	163.09	261.93	239.69	355.83	331.12		
46	180.39	168.04	266.88	242.17	360.77	338.53		
47	182.86	170.50	269.35	244.64	370.66	345.95		
48	182.86	172.98	274.29	249.57	375.60	350.88		
49	185.33	177.91	279.24	252.04	378.07	353.36		
50	192.74	177.91	286.64	261.93	385.48	360.77		
51	195.22	185.33	294.05	269.35	392.90	365.72		
52	205.11	192.74	306.42	279.24	405.25	380.55		
53	210.03	197.68	321.23	296.53	422.54	395.36		
54	222.40	207.57	341.01	316.29	437.37	410.19		
55	232.28	219.92	363.24	338.53	459.61	429.97		
56	249.57	232.28	387.95	363.24	486.79	454.67		
57	269.35	249.57	412.65	387.95	516.45	479.38		
58	279.24	264.40	442.32	420.08	546.10	511.50		
59	306.42	286.64	474.43	449.72	578.23	541.16		
60	323.71	298.99	504.10	479.38	612.82	573.28		
61	350.88	323.71	543.63	518.91	654.83	612.82		
62	378.07	350.88	578.23	548.57	699.31	654.83		
63	407.73	380.55	610.35	578.23	748.73	704.24		
64	434.90	405.25	640.00	607.87	798.15	753.67		
65	471.97	437.37	674.60	635.05	852.51	808.03		
66	509.04	476.92	714.13	669.65	916.75	867.33		
67	555.98	523.85	778.38	728.96	988.42	934.05		
68	617.76	578.23	864.86	815.44	1,072.43	1,010.66		
69	684.48	642.47	973.59	914.29	1,168.81	1,097.14		
70	766.02	714.13	1,099.62	1,032.90	1,272.59	1,186.10		
71	842.62	788.26	1,225.63	1,151.50	1,376.36	1,280.00		
72	934.05	874.75	1,356.61	1,272.59	1,502.40	1,396.14		
73	1,037.84	968.64	1,492.51	1,398.61	1,630.88	1,517.22		
74	1,144.10	1,065.02	1,633.36	1,529.57	1,774.21	1,655.60		
75	1,267.65	1,171.28	1,781.62	1,663.01	1,929.88	1,811.28		
76	1,391.20	1,292.36	1,939.76	1,813.75	2,095.45	1,971.89		
77	1,534.51	1,423.31	2,122.63	1,984.25	2,283.25	2,152.27		
78	1,665.49	1,549.34	2,303.00	2,154.75	2,458.69	2,320.31		
79	1,798.92	1,680.31	2,488.33	2,332.66	2,641.54	2,490.82		
80	1,944.70	1,818.69	2,686.01	2,525.40	2,826.87	2,666.26		
81	2,107.80	1,974.37	2,901.01	2,735.44	3,036.91	2,861.47		
82	2,295.60	2,152.27	3,153.04	2,975.14	3,271.66	3,083.86		
83	2,517.99	2,364.78	3,442.16	3,246.95	3,533.59	3,333.44		
84	2,779.92	2,606.95	3,775.75	3,560.77	3,840.00	3,622.54		
85	3,034.44	2,841.70	4,116.75	3,882.00	4,185.94	3,951.20		
86	3,306.26	3,096.21	4,487.41	4,230.41	4,561.54	4,304.54		
87	3,605.25	3,372.97	4,892.66	4,610.96	4,971.73	4,692.51		
88	3,928.96	3,679.38	5,334.98	5,028.56	5,421.46	5,115.06		
89	4,284.79	4,008.03	5,814.36	5,478.29	5,910.72	5,577.13		
90	4,670.27	4,371.27	6,335.75	5,972.49	6,444.48	6,076.29		
91	5,090.34	4,764.17	6,904.08	6,508.72	7,020.22	6,622.39		
92	5,549.95	5,194.12	7,526.78	7,094.35	7,652.81	7,217.90		
93	6,049.11	5,663.61	8,203.86	7,734.35	8,344.70	7,870.26		
94	6,592.74	6,172.66	8,942.69	8,431.18	9,093.43	8,578.98		

Appendix A

Genworth Life Insurance Company Current-Year Premiums

Applies to Policies Issued Prior to 09/16/2002

Form: 7035 et al  
Annual Premium per \$10 Daily Benefit

Age	Joint							
	No BIO		1095 x Daily Maximum				5% Compound BIO	
	50 EP	100 EP	50 EP	5% Simple BIO	100 EP	50 EP	100 EP	
18-24	48.09	43.71	69.95		65.58	100.56	91.81	
25-29	52.46	48.09	76.51		69.95	107.11	100.56	
30-34	54.65	52.46	80.87		76.51	115.85	107.11	
35-39	59.02	54.65	89.63		80.87	126.79	115.85	
40-45	65.58	59.02	96.17		89.63	133.34	126.79	
46	69.95	61.20	98.36		89.63	137.72	128.96	
47	72.14	63.38	100.56		91.81	142.09	128.96	
48	72.14	63.38	100.56		94.00	142.09	131.15	
49	74.32	63.38	102.74		94.00	144.28	133.34	
50	76.51	65.58	104.93		98.36	148.45	133.34	
51	76.51	67.77	107.11		98.36	148.64	135.52	
52	78.69	67.77	111.49		102.74	153.01	142.09	
53	83.07	69.95	115.85		107.11	157.39	144.28	
54	85.25	72.14	124.60		115.85	161.76	148.64	
55	91.81	78.69	133.34		120.23	170.50	153.01	
56	94.00	83.07	137.72		128.96	177.07	161.76	
57	104.93	89.63	148.64		137.72	187.99	172.68	
58	111.49	94.00	161.76		148.64	198.92	179.25	
59	120.23	102.74	172.68		157.39	212.04	192.37	
60	131.15	111.49	183.61		166.13	227.33	205.47	
61	137.72	120.23	198.92		179.25	242.64	220.78	
62	150.82	128.96	214.23		192.37	255.75	233.89	
63	161.76	139.90	227.33		207.66	275.43	249.19	
64	174.88	148.64	244.82		222.96	288.54	262.31	
65	185.80	159.58	260.12		238.26	308.22	281.97	
66	201.10	170.50	281.97		257.94	325.70	297.29	
67	218.59	187.99	303.84		279.80	351.93	319.15	
68	242.64	207.66	334.44		306.03	382.54	349.75	
69	271.05	229.53	367.24		336.62	419.69	384.73	
70	299.46	257.94	404.39		369.41	461.23	419.69	
71	334.44	286.36	443.74		406.58	502.77	459.04	
72	371.60	319.15	487.47		445.92	548.67	502.77	
73	410.96	351.93	535.55		487.47	596.76	548.67	
74	454.67	389.09	585.83		535.55	651.41	598.94	
75	502.77	430.63	642.65		585.83	710.42	651.41	
76	553.04	472.16	699.49		638.29	767.26	706.06	
77	614.25	526.81	769.44		703.87	841.58	771.63	
78	679.82	579.27	837.21		767.26	909.35	832.84	
79	738.85	633.92	907.16		832.84	977.11	896.23	
80	806.60	692.93	983.66		902.79	1,051.44	964.00	
81	885.30	760.71	1,066.74		981.48	1,132.31	1,038.31	
82	970.54	835.02	1,160.73		1,066.74	1,221.92	1,119.18	
83	1,071.10	920.28	1,263.46		1,165.10	1,322.49	1,213.19	
84	1,186.96	1,018.64	1,388.06		1,278.76	1,438.34	1,318.11	
85	1,294.06	1,110.45	1,510.48		1,392.42	1,569.49	1,436.15	
86	1,409.91	1,210.99	1,646.00		1,519.21	1,709.39	1,567.30	
87	1,534.51	1,320.29	1,794.65		1,654.74	1,864.59	1,709.39	
88	1,672.23	1,438.34	1,956.39		1,805.57	2,032.91	1,864.59	
89	1,823.05	1,569.49	2,131.27		1,967.33	2,216.52	2,030.71	
90	1,987.00	1,709.39	2,323.64		2,144.40	2,415.45	2,212.14	
91	2,164.06	1,864.59	2,533.48		2,338.93	2,634.04	2,413.25	
92	2,358.60	2,032.91	2,763.00		2,548.79	2,872.30	2,629.66	
93	2,570.65	2,216.52	3,010.01		2,776.11	3,130.24	2,865.74	
94	2,802.35	2,415.45	3,281.07		3,027.50	3,412.22	3,123.67	

Appendix A

Genworth Life Insurance Company Current-Year Premiums

Applies to Policies Issued Prior to 09/16/2002

Form: 7035 et al  
Annual Premium per \$10 Daily Benefit

Age	Joint							
	No BIO		1460 x Daily Maximum				5% Compound BIO	
	50 EP	100 EP	50 EP	5% Simple BIO	100 EP	50 EP	100 EP	
18-24	52.46	48.09	72.14		67.77	107.11	94.00	
25-29	59.02	50.28	78.69		72.14	113.66	104.93	
30-34	65.58	56.84	87.44		78.69	124.60	111.49	
35-39	67.77	61.20	91.81		85.25	133.34	118.03	
40-45	72.14	65.58	102.74		91.81	144.28	128.96	
46	72.14	67.77	104.93		91.81	146.45	131.15	
47	74.32	67.77	107.11		94.00	148.64	133.34	
48	74.32	67.77	109.30		96.17	150.82	137.72	
49	78.69	69.95	109.30		96.17	150.82	137.72	
50	78.69	72.14	113.66		102.74	157.39	142.09	
51	78.69	72.14	115.85		104.93	157.39	142.09	
52	80.87	74.32	118.03		109.30	161.76	146.45	
53	85.25	76.51	126.79		115.85	168.31	150.82	
54	89.63	78.69	133.34		120.23	174.88	157.39	
55	94.00	87.44	142.09		128.96	181.43	166.13	
56	96.17	89.63	148.64		135.52	187.99	168.31	
57	107.11	91.81	163.94		146.45	201.10	181.43	
58	113.66	98.36	170.50		159.58	216.40	194.55	
59	124.60	111.49	183.61		166.13	225.15	203.29	
60	133.34	122.42	198.92		179.25	242.64	220.78	
61	144.28	131.15	209.86		190.17	260.12	238.26	
62	161.76	144.28	225.15		203.29	275.43	249.19	
63	168.31	155.21	244.82		220.78	295.10	268.87	
64	181.43	166.13	264.51		238.26	310.40	281.97	
65	192.37	174.88	281.97		253.57	332.26	299.46	
66	207.66	192.37	303.84		275.43	351.93	319.15	
67	225.15	205.47	327.89		297.29	378.17	347.56	
68	249.19	227.33	358.49		323.52	413.14	375.98	
69	277.61	253.57	395.66		356.31	452.49	408.76	
70	312.59	284.17	428.45		391.27	491.83	443.74	
71	343.19	316.95	467.79		424.06	535.55	485.28	
72	382.54	349.75	513.69		467.79	585.83	526.81	
73	421.88	384.73	563.97		513.69	636.11	577.08	
74	463.41	421.88	622.99		563.97	690.76	629.55	
75	511.50	461.23	686.38		620.80	747.58	684.20	
76	559.60	507.13	747.58		679.82	815.35	743.22	
77	625.17	563.97	819.72		745.40	883.10	808.79	
78	688.57	622.99	891.86		808.79	950.87	872.18	
79	754.14	686.38	961.81		872.18	1,023.01	929.02	
80	828.45	756.34	1,033.95		942.14	1,095.15	994.60	
81	907.16	832.84	1,117.01		1,014.27	1,173.83	1,064.54	
82	998.97	918.08	1,210.99		1,101.69	1,263.46	1,143.24	
83	1,099.52	1,007.71	1,315.92		1,200.07	1,364.01	1,232.86	
84	1,213.19	1,112.63	1,444.89		1,313.74	1,479.86	1,339.98	
85	1,322.49	1,215.38	1,573.86		1,429.58	1,615.39	1,460.20	
86	1,444.89	1,324.68	1,715.95		1,558.57	1,757.47	1,591.35	
87	1,573.86	1,444.89	1,871.16		1,700.64	1,917.05	1,733.44	
88	1,715.95	1,576.06	2,041.64		1,851.48	2,091.93	1,888.63	
89	1,871.16	1,718.13	2,225.27		2,017.61	2,277.73	2,061.32	
90	2,041.64	1,873.33	2,422.00		2,201.22	2,483.21	2,244.94	
91	2,225.27	2,041.64	2,640.59		2,400.15	2,708.35	2,448.23	
92	2,422.00	2,225.27	2,878.85		2,616.55	2,950.99	2,669.02	
93	2,640.59	2,426.37	3,136.79		2,850.43	3,213.30	2,909.47	
94	2,878.85	2,642.77	3,420.97		3,108.38	3,501.84	3,169.58	

Appendix A

Genworth Life Insurance Company Current-Year Premiums

Applies to Policies Issued Prior to 09/16/2002

Form: 7035 et al  
Annual Premium per \$10 Daily Benefit

Age	Joint							
	No BIO		2190 x Daily Maximum				5% Compound BIO	
	50 EP	100 EP	50 EP	5% Simple BIO	100 EP	50 EP	100 EP	
18-24	61.20	56.84	89.63		83.07	128.96	120.23	
25-29	65.58	61.20	98.36		89.63	139.90	128.96	
30-34	69.95	65.58	104.93		98.36	150.82	139.90	
35-39	76.51	69.95	115.85		104.93	163.94	150.82	
40-45	83.07	76.51	124.60		115.85	172.68	163.94	
46	87.44	76.51	124.60		118.03	177.07	166.13	
47	89.63	80.87	128.96		120.23	183.61	168.31	
48	89.63	80.87	128.96		120.23	183.61	168.31	
49	89.63	80.87	131.15		122.42	185.80	170.50	
50	91.81	83.07	135.52		124.60	187.99	172.68	
51	94.00	83.07	137.72		126.79	190.17	174.88	
52	98.36	87.44	142.09		133.34	196.74	183.61	
53	102.74	89.63	150.82		139.90	201.10	185.80	
54	109.30	94.00	159.58		148.64	209.86	192.37	
55	111.49	100.56	170.50		155.21	220.78	196.74	
56	118.03	107.11	179.25		166.13	227.33	209.86	
57	124.60	115.85	192.37		177.07	240.45	222.96	
58	142.09	122.42	207.66		190.17	255.75	229.53	
59	146.45	133.34	222.96		203.29	273.24	247.02	
60	155.21	142.09	236.08		214.23	292.91	264.51	
61	170.50	155.21	255.75		229.53	314.77	284.17	
62	185.80	166.13	275.43		249.19	330.08	299.46	
63	196.74	181.43	292.91		268.87	354.11	321.33	
64	209.86	192.37	314.77		286.36	373.80	338.82	
65	222.96	205.47	334.44		306.03	397.84	362.87	
66	240.45	220.78	362.87		332.26	419.69	384.73	
67	264.51	240.45	391.27		360.68	452.49	410.96	
68	292.91	266.68	430.63		393.47	491.83	450.31	
69	325.70	297.29	474.34		432.82	539.92	494.02	
70	360.68	332.26	520.26		476.53	592.39	542.11	
71	404.39	369.41	572.70		524.62	647.04	592.39	
72	450.31	410.96	629.55		574.90	708.24	649.22	
73	498.39	452.49	690.76		629.55	769.44	708.24	
74	553.04	502.77	754.14		690.76	841.58	771.63	
75	612.06	555.21	826.28		754.14	915.89	839.39	
76	679.82	607.68	900.59		824.09	988.03	909.35	
77	751.95	679.82	992.40		907.16	1,086.40	994.60	
78	826.28	745.40	1,077.66		988.03	1,171.65	1,075.47	
79	902.79	817.53	1,169.47		1,075.47	1,259.09	1,156.34	
80	983.66	894.04	1,267.84		1,162.91	1,353.08	1,241.60	
81	1,075.47	979.30	1,374.93		1,265.64	1,458.01	1,337.78	
82	1,182.59	1,075.47	1,495.16		1,374.93	1,573.86	1,440.52	
83	1,302.82	1,186.96	1,630.71		1,499.54	1,705.02	1,562.94	
84	1,447.07	1,313.74	1,788.08		1,646.00	1,853.67	1,700.64	
85	1,576.06	1,431.78	1,947.66		1,794.65	2,021.98	1,851.48	
86	1,720.31	1,560.75	2,122.54		1,956.39	2,203.41	2,019.79	
87	1,875.52	1,702.82	2,312.71		2,133.46	2,404.51	2,201.22	
88	2,041.64	1,853.67	2,522.54		2,325.82	2,620.92	2,402.32	
89	2,225.27	2,021.98	2,747.70		2,535.67	2,857.00	2,616.55	
90	2,426.37	2,203.41	2,994.71		2,765.19	3,112.75	2,850.43	
91	2,644.96	2,404.51	3,265.76		3,014.37	3,394.73	3,108.38	
92	2,885.41	2,620.92	3,560.85		3,283.25	3,700.76	3,388.18	
93	3,141.16	2,857.00	3,880.01		3,578.34	4,033.02	3,694.21	
94	3,427.52	3,112.75	4,229.75		3,901.87	4,395.89	4,026.46	

Appendix A

Genworth Life Insurance Company  
Current-Year Premiums

Applies to Policies Issued Prior to 09/16/2002

Form: 7035 et al  
Annual Premium per \$10 Daily Benefit

Age	Joint							
	No BIO		2920 x Daily Maximum				5% Compound BIO	
	50 EP	100 EP	50 EP	100 EP	5% Simple BIO	50 EP	100 EP	
18-24	63.38	61.20	98.36	94.00		139.90	131.15	
25-29	69.95	63.38	104.93	98.36		150.82	142.09	
30-34	76.51	69.95	113.66	109.30		161.76	153.01	
35-39	83.07	74.32	122.42	115.85		174.88	161.76	
40-45	91.81	80.87	131.15	124.60		190.17	177.07	
46	91.81	80.87	133.34	128.96		190.17	179.25	
47	94.00	83.07	137.72	131.15		194.55	181.43	
48	94.00	83.07	139.90	131.15		196.74	187.99	
49	94.00	83.07	142.09	131.15		196.74	187.99	
50	96.17	87.44	144.28	135.52		201.10	190.17	
51	98.36	87.44	146.45	139.90		207.66	192.37	
52	102.74	94.00	155.21	144.28		209.86	194.55	
53	107.11	98.36	161.76	150.82		216.40	201.10	
54	113.66	102.74	168.31	157.39		227.33	209.86	
55	118.03	111.49	181.43	166.13		231.72	214.23	
56	124.60	113.66	192.37	179.25		244.82	225.15	
57	131.15	124.60	207.66	190.17		260.12	238.26	
58	144.28	131.15	218.59	201.10		273.24	249.19	
59	155.21	142.09	233.89	216.40		292.91	266.68	
60	163.94	150.82	257.94	233.89		312.59	286.36	
61	179.25	163.94	275.43	249.19		332.26	308.22	
62	194.55	179.25	295.10	273.24		358.49	327.89	
63	207.66	187.99	316.95	290.73		380.35	345.38	
64	220.78	201.10	336.62	312.59		400.03	367.24	
65	233.89	214.23	360.68	332.26		424.06	386.90	
66	253.57	231.72	384.73	358.49		450.31	410.96	
67	277.61	253.57	415.33	386.90		485.28	443.74	
68	308.22	281.97	461.23	426.25		531.18	483.10	
69	343.19	314.77	507.13	467.79		581.46	533.36	
70	380.35	349.75	563.97	518.06		640.48	583.64	
71	426.25	391.27	620.80	570.53		695.12	640.48	
72	474.34	435.00	684.20	625.17		760.71	703.87	
73	524.62	485.28	749.77	684.20		832.84	767.26	
74	581.46	535.55	815.35	747.58		907.16	837.21	
75	644.84	594.57	889.67	817.53		988.03	909.35	
76	714.79	657.97	972.73	891.86		1,075.47	983.66	
77	791.30	727.91	1,068.91	983.66		1,176.03	1,079.84	
78	870.00	800.05	1,165.10	1,073.29		1,270.03	1,167.28	
79	950.87	876.56	1,263.46	1,165.10		1,370.57	1,259.09	
80	1,036.12	953.06	1,372.76	1,265.64		1,477.69	1,355.27	
81	1,132.31	1,042.68	1,492.99	1,379.32		1,589.16	1,464.56	
82	1,243.78	1,145.42	1,626.32	1,503.92		1,718.13	1,582.60	
83	1,370.57	1,261.27	1,777.16	1,641.63		1,864.59	1,718.13	
84	1,523.59	1,401.18	1,945.47	1,801.20		2,030.71	1,871.16	
85	1,659.11	1,525.78	2,120.34	1,962.96		2,214.34	2,041.64	
86	1,809.94	1,665.66	2,312.71	2,140.01		2,413.25	2,225.27	
87	1,973.88	1,816.51	2,520.36	2,332.37		2,629.66	2,426.37	
88	2,148.76	1,980.45	2,745.52	2,544.41		2,867.92	2,642.77	
89	2,343.31	2,159.70	2,992.52	2,773.93		3,128.06	2,878.85	
90	2,553.16	2,352.05	3,263.58	3,020.94		3,407.84	3,138.98	
91	2,784.86	2,561.90	3,556.49	3,294.18		3,716.06	3,423.16	
92	3,036.24	2,793.60	3,873.45	3,589.28		4,048.32	3,729.19	
93	3,307.30	3,044.99	4,223.20	3,910.61		4,413.37	4,068.00	
94	3,606.77	3,318.23	4,605.73	4,262.54		4,813.39	4,430.86	

Appendix A

Genworth Life Insurance Company Current-Year Premiums

Applies to Policies Issued Prior to 09/16/2002

Form: 7035 et al  
Annual Premium per \$10 Daily Benefit

Age	Joint							
	4380 x Daily Maximum				5% Compound BIO			
	No BIO		5% Simple BIO		5% Compound BIO		5% Compound BIO	
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP
18-24	78.69	74.32	115.85	107.11	161.76	153.01	161.76	153.01
25-29	83.07	78.69	124.60	115.85	174.88	163.94	174.88	163.94
30-34	91.81	85.25	135.52	124.60	190.17	177.07	190.17	177.07
35-39	98.36	94.00	146.45	135.52	205.47	190.17	205.47	190.17
40-45	107.11	98.36	157.39	146.45	218.59	207.66	218.59	207.66
46	109.30	100.56	161.76	148.64	225.15	209.86	225.15	209.86
47	111.49	104.93	163.94	153.01	227.33	212.04	227.33	212.04
48	113.66	104.93	168.31	155.21	231.72	218.59	231.72	218.59
49	115.85	107.11	172.68	157.39	233.89	218.59	233.89	218.59
50	115.85	107.11	174.88	161.76	238.26	222.96	238.26	222.96
51	118.03	109.30	179.25	166.13	242.64	227.33	242.64	227.33
52	122.42	113.66	183.61	172.68	251.38	236.08	251.38	236.08
53	126.79	115.85	194.55	181.43	257.94	240.45	257.94	240.45
54	133.34	126.79	205.47	192.37	268.87	251.38	268.87	251.38
55	144.28	133.34	218.59	207.66	279.80	262.31	279.80	262.31
56	150.82	142.09	231.72	216.40	292.91	275.43	292.91	275.43
57	161.76	148.64	247.02	231.72	312.59	290.73	312.59	290.73
58	172.68	161.76	266.68	247.02	330.08	308.22	330.08	308.22
59	183.61	172.68	288.54	271.05	351.93	325.70	351.93	325.70
60	198.92	181.43	308.22	288.54	375.98	349.75	375.98	349.75
61	214.23	196.74	330.08	308.22	402.20	371.60	402.20	371.60
62	229.53	212.04	354.11	330.08	426.25	397.84	426.25	397.84
63	247.02	227.33	373.80	351.93	456.85	424.06	456.85	424.06
64	266.68	247.02	395.66	369.41	487.47	452.49	487.47	452.49
65	284.17	264.51	419.69	391.27	518.06	480.90	518.06	480.90
66	308.22	284.17	445.92	417.52	553.04	513.69	553.04	513.69
67	336.62	310.40	485.28	452.49	592.39	553.04	592.39	553.04
68	375.98	347.56	539.92	502.77	647.04	603.32	647.04	603.32
69	415.33	386.90	601.13	559.60	706.06	655.78	706.06	655.78
70	461.23	428.45	673.27	627.35	771.63	716.98	771.63	716.98
71	511.50	476.53	749.77	695.12	839.39	778.20	839.39	778.20
72	572.70	531.18	826.28	769.44	915.89	848.14	915.89	848.14
73	633.92	583.64	904.97	839.39	994.60	924.65	994.60	924.65
74	701.69	649.22	990.22	915.89	1,086.40	1,009.89	1,086.40	1,009.89
75	773.81	712.61	1,079.84	1,003.33	1,182.59	1,099.52	1,182.59	1,099.52
76	852.51	786.93	1,176.03	1,090.77	1,280.95	1,193.52	1,280.95	1,193.52
77	942.14	872.18	1,287.51	1,197.89	1,401.18	1,305.00	1,401.18	1,305.00
78	1,029.58	953.06	1,403.36	1,305.00	1,510.48	1,412.11	1,510.48	1,412.11
79	1,117.01	1,038.31	1,517.02	1,414.29	1,626.32	1,514.84	1,626.32	1,514.84
80	1,208.81	1,123.56	1,643.81	1,532.33	1,746.55	1,626.32	1,746.55	1,626.32
81	1,315.92	1,224.11	1,779.34	1,663.49	1,875.52	1,750.93	1,875.52	1,750.93
82	1,440.52	1,337.78	1,934.54	1,812.12	2,024.17	1,890.82	2,024.17	1,890.82
83	1,580.43	1,471.13	2,111.60	1,976.06	2,190.29	2,046.02	2,190.29	2,046.02
84	1,750.93	1,626.32	2,317.07	2,166.25	2,380.47	2,225.27	2,380.47	2,225.27
85	1,908.31	1,774.96	2,524.74	2,362.99	2,594.68	2,426.37	2,594.68	2,426.37
86	2,080.99	1,934.54	2,754.26	2,577.19	2,828.57	2,644.96	2,828.57	2,644.96
87	2,268.99	2,111.60	3,001.27	2,808.91	3,082.15	2,883.22	3,082.15	2,883.22
88	2,472.28	2,299.58	3,270.15	3,060.29	3,359.75	3,143.36	3,359.75	3,143.36
89	2,695.24	2,505.07	3,565.24	3,337.90	3,661.42	3,425.33	3,661.42	3,425.33
90	2,937.87	2,732.40	3,888.74	3,635.19	3,991.49	3,731.37	3,991.49	3,731.37
91	3,200.19	2,977.22	4,236.32	3,963.08	4,349.98	4,068.00	4,349.98	4,068.00
92	3,490.92	3,248.28	4,618.86	4,319.38	4,741.25	4,437.42	4,741.25	4,437.42
93	3,803.50	3,541.19	5,034.17	4,708.46	5,167.51	4,837.45	5,167.51	4,837.45
94	4,146.69	3,858.15	5,486.66	5,132.55	5,633.11	5,274.63	5,633.11	5,274.63

Appendix B

Genworth Life Insurance Company  
17.4% Increase to Current-Year Premiums

Applies to Policies Issued Prior to 09/16/2002

Form: 7035 et al  
Annual Premium per \$10 Daily Benefit

Age	Individual					
	No BIO		730 x Daily Maximum		5% Compound BIO	
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP
18-24	66.73	61.59	92.38	87.25	136.01	120.62
25-29	74.41	64.16	100.08	92.38	143.72	133.44
30-34	82.12	71.85	110.36	100.08	159.10	141.15
35-39	87.25	76.99	118.06	107.78	169.38	151.40
40-45	92.38	84.69	130.89	115.47	184.78	164.24
46	92.38	87.25	133.44	118.06	187.35	166.81
47	94.94	87.25	136.01	120.62	189.91	169.38
48	94.94	87.25	138.57	123.19	192.47	174.50
49	100.08	89.82	138.57	123.19	192.47	174.50
50	100.08	92.38	143.72	130.89	200.17	179.63
51	100.08	92.38	146.28	133.44	200.17	179.63
52	102.65	94.94	148.85	138.57	205.31	187.35
53	107.78	97.52	161.68	146.28	213.00	192.47
54	112.90	100.08	169.38	153.97	223.26	200.17
55	120.62	110.36	182.22	164.24	230.97	210.44
56	123.19	112.90	189.91	171.93	238.66	215.56
57	136.01	118.06	207.88	187.35	256.62	230.97
58	143.72	125.75	218.13	202.73	274.59	246.38
59	159.10	141.15	233.53	210.44	287.42	259.20
60	169.38	156.54	254.05	228.40	307.95	279.72
61	184.78	166.81	266.89	241.22	331.03	302.82
62	205.31	184.78	287.42	259.20	351.57	318.21
63	215.56	197.60	310.53	279.72	374.68	341.32
64	230.97	210.44	336.19	302.82	395.19	359.28
65	243.79	223.26	359.28	323.35	423.44	382.37
66	264.33	243.79	387.51	351.57	446.53	405.48
67	287.42	261.76	418.31	377.24	482.47	441.40
68	318.21	290.00	456.79	410.61	526.09	477.32
69	354.15	323.35	503.00	454.22	574.84	520.95
70	397.77	361.85	546.63	497.85	626.16	564.58
71	436.26	402.91	595.37	538.91	682.63	618.47
72	487.60	443.97	654.40	595.37	744.22	669.80
73	536.34	490.17	718.56	654.40	808.38	733.95
74	590.25	536.34	792.97	718.56	880.23	800.67
75	651.82	587.67	872.54	790.42	952.10	869.97
76	713.42	646.70	952.10	864.83	1,036.76	946.95
77	795.54	718.56	1,044.47	949.52	1,124.03	1,029.08
78	875.10	792.97	1,134.28	1,029.08	1,211.29	1,108.63
79	959.78	872.54	1,224.11	1,111.20	1,301.10	1,183.05
80	1,054.73	962.35	1,316.50	1,198.44	1,393.49	1,265.17
81	1,154.82	1,059.88	1,421.70	1,290.84	1,493.57	1,354.98
82	1,270.30	1,167.66	1,539.76	1,401.19	1,609.05	1,455.07
83	1,398.61	1,283.14	1,675.77	1,526.93	1,734.81	1,567.99
84	1,544.89	1,416.57	1,837.45	1,673.21	1,883.64	1,706.57
85	1,683.48	1,547.46	2,004.26	1,819.48	2,055.59	1,857.97
86	1,837.45	1,686.04	2,183.90	1,983.73	2,237.78	2,024.79
87	2,004.26	1,840.01	2,381.49	2,163.37	2,440.52	2,206.99
88	2,183.90	2,006.82	2,597.05	2,355.84	2,661.21	2,404.59
89	2,381.49	2,186.46	2,830.60	2,568.84	2,897.30	2,622.73
90	2,597.05	2,384.05	3,082.09	2,802.36	3,159.09	2,856.27
91	2,830.60	2,599.64	3,361.81	3,053.87	3,446.50	3,115.46
92	3,082.09	2,833.16	3,664.63	3,331.03	3,754.46	3,397.74
93	3,361.81	3,087.22	3,993.13	3,628.70	4,090.63	3,703.12
94	3,664.63	3,364.38	4,352.41	3,954.63	4,457.61	4,034.18



Appendix B

Genworth Life Insurance Company  
17.4% Increase to Current-Year Premiums

Applies to Policies Issued Prior to 09/16/2002

Form: 7035 et al  
Annual Premium per \$10 Daily Benefit

Age	Individual							
	No BIO		1095 x Daily Maximum				5% Compound BIO	
	50 EP	100 EP	50 EP	5% Simple BIO	100 EP	50 EP	100 EP	
18-24	84.69	76.99	120.62		112.90	174.50	161.68	
25-29	89.82	84.69	133.44		120.62	187.35	174.50	
30-34	94.94	89.82	141.15		133.44	202.73	187.35	
35-39	102.65	94.94	156.54		141.15	220.70	202.73	
40-45	112.90	102.65	166.81		156.54	233.53	220.70	
46	123.19	107.78	169.38		159.10	238.66	223.26	
47	130.89	110.36	174.50		161.68	246.38	225.84	
48	130.89	110.36	174.50		161.68	248.93	228.40	
49	130.89	110.36	177.06		164.24	251.51	230.97	
50	133.44	112.90	182.22		169.38	254.05	233.53	
51	136.01	118.06	184.78		171.93	256.62	236.09	
52	141.15	118.06	192.47		179.63	264.33	246.38	
53	143.72	120.62	202.73		187.35	272.04	251.51	
54	148.85	125.75	215.56		200.17	282.29	259.20	
55	159.10	136.01	230.97		210.44	297.69	266.89	
56	166.81	143.72	241.22		223.26	307.95	282.29	
57	182.22	156.54	259.20		238.66	325.91	300.25	
58	192.47	164.24	279.72		256.62	346.45	310.53	
59	210.44	179.63	300.25		274.59	369.54	333.62	
60	228.40	192.47	318.21		290.00	395.19	356.71	
61	241.22	210.44	346.45		310.53	423.44	382.37	
62	261.76	223.26	372.10		336.19	446.53	405.48	
63	282.29	243.79	395.19		361.85	477.32	433.69	
64	302.82	259.20	426.01		387.51	503.00	456.79	
65	323.35	277.16	451.67		413.17	536.34	490.17	
66	349.02	297.69	490.17		449.10	567.16	518.38	
67	379.81	325.91	528.66		487.60	610.79	554.32	
68	420.87	359.28	582.54		531.22	664.66	608.20	
69	469.64	400.35	639.00		585.11	728.82	667.23	
70	520.95	449.10	703.16		644.14	800.67	731.39	
71	579.98	497.85	772.46		708.30	872.54	798.11	
72	646.70	554.32	849.45		775.00	954.65	875.10	
73	713.42	610.79	931.57		849.45	1,039.34	954.65	
74	790.42	677.49	1,018.81		931.57	1,134.28	1,041.91	
75	875.10	749.35	1,116.32		1,018.81	1,236.94	1,131.74	
76	962.35	821.20	1,216.40		1,111.20	1,334.45	1,226.68	
77	1,070.14	916.15	1,339.59		1,224.11	1,465.35	1,342.16	
78	1,180.48	1,005.98	1,455.07		1,334.45	1,580.83	1,449.95	
79	1,285.71	1,103.50	1,578.26		1,449.95	1,698.86	1,560.29	
80	1,403.75	1,206.14	1,711.70		1,570.55	1,827.18	1,675.77	
81	1,539.76	1,321.63	1,855.42		1,706.57	1,968.33	1,804.09	
82	1,688.61	1,452.52	2,017.08		1,855.42	2,124.87	1,945.24	
83	1,863.11	1,601.35	2,199.29		2,024.79	2,301.94	2,109.48	
84	2,063.27	1,773.30	2,412.30		2,222.39	2,502.11	2,294.24	
85	2,250.62	1,932.40	2,627.86		2,422.55	2,727.95	2,499.54	
86	2,450.80	2,106.92	2,863.96		2,640.68	2,974.31	2,725.37	
87	2,668.92	2,296.80	3,120.59		2,879.35	3,243.76	2,971.75	
88	2,910.15	2,502.11	3,402.87		3,138.56	3,536.32	3,241.20	
89	3,169.34	2,727.95	3,708.26		3,420.84	3,854.54	3,531.19	
90	3,454.21	2,974.31	4,041.87		3,731.35	4,200.97	3,846.83	
91	3,762.15	3,243.76	4,406.28		4,067.53	4,580.80	4,195.85	
92	4,103.46	3,536.32	4,804.05		4,431.94	4,993.97	4,573.09	
93	4,470.44	3,854.54	5,235.19		4,829.72	5,443.07	4,983.69	
94	4,873.34	4,200.97	5,707.38		5,265.98	5,933.21	5,432.79	

Appendix B

Genworth Life Insurance Company  
17.4% Increase to Current-Year Premiums

Applies to Policies Issued Prior to 09/16/2002

Form: 7035 et al  
Annual Premium per \$10 Daily Benefit

Age	Individual							
	No BIO		1460 x Daily Maximum				5% Compound BIO	
	50 EP	100 EP	50 EP	5% Simple BIO	100 EP	50 EP	100 EP	
18-24	92.38	87.25	141.15		133.44	200.17	187.35	
25-29	100.08	92.38	151.40		141.15	215.56	202.73	
30-34	110.36	100.08	164.24		156.54	230.97	220.70	
35-39	118.06	107.78	177.06		166.81	251.51	233.53	
40-45	130.89	115.47	189.91		179.63	272.04	254.05	
46	130.89	115.47	192.47		184.78	274.59	256.62	
47	133.44	118.06	197.60		187.35	279.72	261.76	
48	136.01	120.62	200.17		189.91	282.29	269.47	
49	136.01	120.62	202.73		189.91	282.29	269.47	
50	138.57	125.75	207.88		195.04	287.42	274.59	
51	141.15	125.75	210.44		200.17	297.69	277.16	
52	146.28	133.44	223.26		207.88	300.25	279.72	
53	153.97	141.15	233.53		215.56	310.53	290.00	
54	161.68	146.28	241.22		225.84	325.91	302.82	
55	169.38	159.10	259.20		238.66	333.62	307.95	
56	179.63	164.24	277.16		256.62	351.57	323.35	
57	189.91	179.63	297.69		274.59	372.10	341.32	
58	207.88	189.91	313.08		290.00	392.63	356.71	
59	223.26	205.31	336.19		310.53	420.87	382.37	
60	236.09	215.56	369.54		336.19	449.10	410.61	
61	256.62	236.09	395.19		359.28	477.32	441.40	
62	279.72	256.62	423.44		392.63	515.82	469.64	
63	297.69	269.47	454.22		418.31	546.63	495.29	
64	315.65	290.00	482.47		449.10	574.84	526.09	
65	336.19	307.95	518.38		477.32	608.20	554.32	
66	364.41	333.62	551.76		513.25	646.70	590.25	
67	397.77	364.41	597.94		554.32	695.47	636.44	
68	443.97	405.48	662.10		610.79	762.18	692.88	
69	492.72	451.67	728.82		672.35	834.03	764.76	
70	546.63	503.00	810.95		744.22	918.73	839.16	
71	610.79	562.01	890.50		818.63	998.28	921.28	
72	680.06	623.61	982.88		898.19	1,093.24	1,011.11	
73	754.47	695.47	1,075.25		982.88	1,195.88	1,100.92	
74	834.03	769.89	1,170.23		1,072.71	1,303.67	1,201.01	
75	926.43	854.57	1,278.00		1,172.79	1,419.14	1,306.23	
76	1,026.51	944.39	1,396.04		1,280.56	1,544.89	1,414.02	
77	1,136.85	1,044.47	1,534.64		1,411.45	1,688.61	1,550.02	
78	1,249.77	1,149.70	1,673.21		1,539.76	1,824.62	1,675.77	
79	1,365.26	1,260.04	1,814.36		1,673.21	1,968.33	1,806.65	
80	1,488.44	1,367.83	1,970.90		1,816.92	2,122.30	1,947.80	
81	1,627.01	1,496.13	2,145.40		1,981.16	2,281.41	2,101.77	
82	1,786.14	1,644.99	2,335.31		2,158.23	2,468.75	2,273.72	
83	1,968.33	1,811.80	2,550.87		2,358.39	2,679.17	2,468.75	
84	2,186.46	2,011.95	2,794.67		2,586.80	2,917.84	2,686.89	
85	2,384.05	2,191.59	3,046.15		2,817.78	3,179.60	2,930.68	
86	2,599.64	2,391.77	3,320.74		3,074.40	3,464.46	3,195.01	
87	2,833.16	2,607.34	3,618.44		3,348.99	3,777.56	3,485.00	
88	3,087.22	2,843.43	3,944.35		3,654.37	4,118.87	3,795.51	
89	3,364.38	3,100.05	4,298.51		3,982.84	4,490.97	4,134.26	
90	3,667.19	3,377.22	4,686.01		4,339.57	4,893.88	4,508.93	
91	3,998.26	3,680.02	5,106.88		4,729.64	5,335.27	4,914.41	
92	4,360.10	4,011.09	5,563.68		5,153.07	5,815.17	5,355.80	
93	4,750.17	4,372.92	6,064.11		5,615.01	6,338.68	5,840.84	
94	5,178.74	4,765.56	6,613.27		6,120.56	6,910.96	6,364.36	

Appendix B

Genworth Life Insurance Company  
17.4% Increase to Current-Year Premiums

Applies to Policies Issued Prior to 09/16/2002

Form: 7035 et al  
Annual Premium per \$10 Daily Benefit

Age	Individual							
	No BIO		2190 x Daily Maximum				5% Compound BIO	
	50 EP	100 EP	50 EP	5% Simple BIO		50 EP	100 EP	
18-24	112.90	107.78	166.81			233.53	223.26	
25-29	120.62	115.47	179.63			254.05	238.66	
30-34	133.44	123.19	197.60			274.59	256.62	
35-39	141.15	136.01	213.00			297.69	277.16	
40-45	156.54	143.72	228.40			318.21	300.25	
46	159.10	146.28	233.53			325.91	305.38	
47	161.68	151.40	238.66			331.03	307.95	
48	164.24	151.40	243.79			336.19	315.65	
49	166.81	156.54	248.93			338.75	315.65	
50	169.38	156.54	254.05			343.88	323.35	
51	171.93	159.10	259.20			351.57	328.49	
52	177.06	164.24	266.89			364.41	341.32	
53	184.78	169.38	282.29			374.68	349.02	
54	192.47	182.22	297.69			390.07	364.41	
55	207.88	192.47	318.21			405.48	379.81	
56	218.13	205.31	336.19			426.01	397.77	
57	233.53	215.56	359.28			451.67	420.87	
58	251.51	233.53	387.51			477.32	446.53	
59	266.89	251.51	418.31			510.69	472.18	
60	287.42	264.33	446.53			544.04	505.56	
61	310.53	284.86	477.32			582.54	538.91	
62	333.62	307.95	513.25			618.47	577.41	
63	356.71	331.03	541.48			662.10	615.90	
64	384.94	356.71	574.84			705.73	656.97	
65	410.61	382.37	608.20			749.35	695.47	
66	446.53	413.17	646.70			800.67	744.22	
67	487.60	449.10	703.16			859.70	800.67	
68	544.04	503.00	782.72			939.26	875.10	
69	600.50	559.45	872.54			1,023.94	949.52	
70	667.23	621.03	975.18			1,118.89	1,039.34	
71	741.65	690.32	1,085.54			1,216.40	1,126.59	
72	828.91	769.89	1,198.44			1,326.76	1,229.24	
73	918.73	846.88	1,311.37			1,442.24	1,339.59	
74	1,016.25	941.82	1,434.53			1,575.68	1,462.77	
75	1,121.45	1,034.20	1,565.42			1,714.27	1,593.67	
76	1,234.39	1,139.41	1,704.00			1,857.97	1,729.67	
77	1,365.26	1,265.17	1,865.67			2,029.93	1,891.34	
78	1,491.02	1,380.66	2,032.49			2,189.03	2,045.32	
79	1,619.32	1,503.84	2,199.29			2,355.84	2,196.74	
80	1,752.77	1,627.01	2,381.49			2,532.91	2,358.39	
81	1,906.74	1,773.30	2,579.10			2,717.67	2,538.04	
82	2,086.39	1,940.11	2,804.93			2,933.25	2,740.77	
83	2,291.68	2,132.58	3,061.56			3,174.47	2,964.04	
84	2,538.04	2,358.39	3,359.24			3,451.63	3,225.80	
85	2,766.44	2,573.97	3,659.51			3,759.59	3,515.79	
86	3,015.37	2,804.93	3,990.56			4,098.34	3,834.00	
87	3,287.40	3,058.99	4,349.82			4,467.88	4,180.44	
88	3,582.52	3,333.58	4,739.91			4,868.21	4,555.13	
89	3,905.86	3,631.28	5,168.46			5,307.04	4,965.73	
90	4,257.44	3,959.76	5,635.54			5,784.36	5,409.70	
91	4,639.82	4,316.47	6,141.09			6,305.33	5,897.30	
92	5,058.13	4,706.53	6,695.39			6,872.47	6,431.08	
93	5,512.35	5,132.54	7,295.91			7,490.93	7,011.05	
94	6,010.20	5,591.89	7,952.86			8,163.32	7,644.91	

Appendix B

Genworth Life Insurance Company  
30.3% Increase to Current-Year Premiums

Applies to Policies Issued Prior to 09/16/2002

Form: 7035 et al  
Annual Premium per \$10 Daily Benefit

Age	Individual							
	No BIO		Unlimited				5% Compound BIO	
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP
18-24	167.42	154.55	251.14	225.39	341.29	318.77	341.29	318.77
25-29	177.09	170.65	270.46	247.92	370.27	344.51	370.27	344.51
30-34	196.40	180.31	289.79	267.26	396.03	373.49	396.03	373.49
35-39	209.29	199.62	315.55	286.56	428.24	399.27	428.24	399.27
40-45	225.39	212.51	341.29	312.32	463.65	431.45	463.65	431.45
46	235.05	218.96	347.74	315.55	470.08	441.10	470.08	441.10
47	238.27	222.16	350.96	318.77	482.97	450.77	482.97	450.77
48	238.27	225.39	357.40	325.19	489.41	457.20	489.41	457.20
49	241.48	231.82	363.85	328.41	492.63	460.43	492.63	460.43
50	251.14	231.82	373.49	341.29	502.28	470.08	502.28	470.08
51	254.37	241.48	383.15	350.96	511.95	476.53	511.95	476.53
52	267.26	251.14	399.27	363.85	528.04	495.86	528.04	495.86
53	273.67	257.58	418.56	386.38	550.57	515.15	550.57	515.15
54	289.79	270.46	444.34	412.13	569.89	534.48	569.89	534.48
55	302.66	286.56	473.30	441.10	598.87	560.25	598.87	560.25
56	325.19	302.66	505.50	473.30	634.29	592.44	634.29	592.44
57	350.96	325.19	537.68	505.50	672.93	624.63	672.93	624.63
58	363.85	344.51	576.34	547.36	711.57	666.48	711.57	666.48
59	399.27	373.49	618.18	585.99	753.43	705.13	753.43	705.13
60	421.79	389.58	656.84	624.63	798.50	746.98	798.50	746.98
61	457.20	421.79	708.35	676.14	853.24	798.50	853.24	798.50
62	492.63	457.20	753.43	714.79	911.20	853.24	911.20	853.24
63	531.27	495.86	795.29	753.43	975.60	917.62	975.60	917.62
64	566.67	528.04	833.92	792.05	1,039.99	982.03	1,039.99	982.03
65	614.98	569.89	879.00	827.47	1,110.82	1,052.86	1,110.82	1,052.86
66	663.28	621.43	930.51	872.55	1,194.53	1,130.13	1,194.53	1,130.13
67	724.44	682.58	1,014.23	949.83	1,287.91	1,217.07	1,287.91	1,217.07
68	804.94	753.43	1,126.91	1,062.52	1,397.38	1,316.89	1,397.38	1,316.89
69	891.88	837.14	1,268.59	1,191.32	1,522.96	1,429.57	1,522.96	1,429.57
70	998.12	930.51	1,432.80	1,345.87	1,658.18	1,545.49	1,658.18	1,545.49
71	1,097.93	1,027.10	1,597.00	1,500.40	1,793.40	1,667.84	1,793.40	1,667.84
72	1,217.07	1,139.80	1,767.66	1,658.18	1,957.63	1,819.17	1,957.63	1,819.17
73	1,352.31	1,262.14	1,944.74	1,822.39	2,125.04	1,976.94	2,125.04	1,976.94
74	1,490.76	1,387.72	2,128.27	1,993.03	2,311.80	2,157.25	2,311.80	2,157.25
75	1,651.75	1,526.18	2,321.45	2,166.90	2,514.63	2,360.10	2,514.63	2,360.10
76	1,812.73	1,683.95	2,527.51	2,363.32	2,730.37	2,569.37	2,730.37	2,569.37
77	1,999.47	1,854.57	2,765.79	2,585.48	2,975.07	2,804.41	2,975.07	2,804.41
78	2,170.13	2,018.79	3,000.81	2,807.64	3,203.67	3,023.36	3,203.67	3,023.36
79	2,343.99	2,189.44	3,242.29	3,039.46	3,441.93	3,245.54	3,441.93	3,245.54
80	2,533.94	2,369.75	3,499.87	3,290.60	3,683.41	3,474.14	3,683.41	3,474.14
81	2,746.46	2,572.60	3,780.02	3,564.28	3,957.09	3,728.50	3,957.09	3,728.50
82	2,991.17	2,804.41	4,108.41	3,876.61	4,262.97	4,018.27	4,262.97	4,018.27
83	3,280.94	3,081.31	4,485.13	4,230.78	4,604.27	4,343.47	4,604.27	4,343.47
84	3,622.24	3,396.86	4,919.80	4,639.68	5,003.52	4,720.17	5,003.52	4,720.17
85	3,953.88	3,702.74	5,364.13	5,058.25	5,454.28	5,148.41	5,454.28	5,148.41
86	4,308.06	4,034.36	5,847.10	5,512.22	5,943.69	5,608.82	5,943.69	5,608.82
87	4,697.64	4,394.98	6,375.14	6,008.08	6,478.16	6,114.34	6,478.16	6,114.34
88	5,119.43	4,794.23	6,951.48	6,552.21	7,064.16	6,664.92	7,064.16	6,664.92
89	5,583.08	5,222.46	7,576.11	7,138.21	7,701.67	7,267.00	7,701.67	7,267.00
90	6,085.36	5,695.76	8,255.48	7,782.15	8,397.16	7,917.41	8,397.16	7,917.41
91	6,632.71	6,207.71	8,996.02	8,480.86	9,147.35	8,628.97	9,147.35	8,628.97
92	7,231.58	6,767.94	9,807.39	9,243.94	9,971.61	9,404.92	9,971.61	9,404.92
93	7,881.99	7,379.68	10,689.63	10,077.86	10,873.14	10,254.95	10,873.14	10,254.95
94	8,590.34	8,042.98	11,652.33	10,985.83	11,848.74	11,175.80	11,848.74	11,175.80

**Appendix B**  
 Genworth Life Insurance Company  
 17.4% Increase to Current-Year Premiums  
 Applies to Policies Issued Prior to 09/16/2002

Form: 7035 et al  
 Annual Premium per \$10 Daily Benefit

Age	Joint							
	No BIO		1095 x Daily Maximum				5% Compound BIO	
	50 EP	100 EP	50 EP	5% Simple BIO	100 EP	50 EP	100 EP	
18-24	56.46	51.32	82.12		76.99	118.06	107.78	
25-29	61.59	56.46	89.82		82.12	125.75	118.06	
30-34	64.16	61.59	94.94		89.82	136.01	125.75	
35-39	69.29	64.16	105.23		94.94	148.85	136.01	
40-45	76.99	69.29	112.90		105.23	156.54	148.85	
46	82.12	71.85	115.47		105.23	161.68	151.40	
47	84.69	74.41	118.06		107.78	166.81	151.40	
48	84.69	74.41	118.06		110.36	166.81	153.97	
49	87.25	74.41	120.62		110.36	169.38	156.54	
50	89.82	76.99	123.19		115.47	171.93	156.54	
51	89.82	79.56	125.75		115.47	174.50	159.10	
52	92.38	79.56	130.89		120.62	179.63	166.81	
53	97.52	82.12	136.01		125.75	184.78	169.38	
54	100.08	84.69	146.28		136.01	189.91	174.50	
55	107.78	92.38	156.54		141.15	200.17	179.63	
56	110.36	97.52	161.68		151.40	207.88	189.91	
57	123.19	105.23	174.50		161.68	220.70	202.73	
58	130.89	110.36	189.91		174.50	233.53	210.44	
59	141.15	120.62	202.73		184.78	248.93	225.84	
60	153.97	130.89	215.56		195.04	266.89	241.22	
61	161.68	141.15	233.53		210.44	284.86	259.20	
62	177.06	151.40	251.51		225.84	300.25	274.59	
63	189.91	164.24	266.89		243.79	323.35	292.55	
64	205.31	174.50	287.42		261.76	338.75	307.95	
65	218.13	187.35	305.38		279.72	361.85	331.03	
66	236.09	200.17	331.03		302.82	382.37	349.02	
67	256.62	220.70	356.71		328.49	413.17	374.68	
68	284.86	243.79	392.63		359.28	449.10	410.61	
69	318.21	269.47	431.14		395.19	492.72	451.67	
70	351.57	302.82	474.75		433.69	541.48	492.72	
71	392.63	336.19	520.95		477.32	590.25	538.91	
72	436.26	374.68	572.29		523.51	644.14	590.25	
73	482.47	413.17	628.74		572.29	700.60	644.14	
74	533.78	456.79	687.76		628.74	764.76	703.16	
75	590.25	505.56	754.47		687.76	834.03	764.76	
76	649.27	554.32	821.20		749.35	900.76	828.91	
77	721.13	618.47	903.32		826.34	988.01	905.89	
78	798.11	680.06	982.88		900.76	1,067.58	977.75	
79	867.41	744.22	1,065.01		977.75	1,147.13	1,052.17	
80	946.95	813.50	1,154.82		1,059.88	1,234.39	1,131.74	
81	1,039.34	893.07	1,252.35		1,152.26	1,329.33	1,218.98	
82	1,139.41	980.31	1,362.70		1,252.35	1,434.53	1,313.92	
83	1,257.47	1,080.41	1,483.30		1,367.83	1,552.60	1,424.29	
84	1,393.49	1,195.88	1,629.58		1,501.26	1,688.61	1,547.46	
85	1,519.23	1,303.67	1,773.30		1,634.70	1,842.58	1,686.04	
86	1,655.23	1,421.70	1,932.40		1,783.55	2,006.82	1,840.01	
87	1,801.51	1,550.02	2,106.92		1,942.66	2,189.03	2,006.82	
88	1,963.20	1,688.61	2,296.80		2,119.74	2,386.64	2,189.03	
89	2,140.26	1,842.58	2,502.11		2,309.65	2,602.19	2,384.05	
90	2,332.74	2,006.82	2,727.95		2,517.53	2,835.74	2,597.05	
91	2,540.61	2,189.03	2,974.31		2,745.90	3,092.36	2,833.16	
92	2,769.00	2,386.64	3,243.76		2,992.28	3,372.08	3,087.22	
93	3,017.94	2,602.19	3,533.75		3,259.15	3,674.90	3,364.38	
94	3,289.96	2,835.74	3,851.98		3,554.29	4,005.95	3,667.19	

Appendix B

Genworth Life Insurance Company  
17.4% Increase to Current-Year Premiums

Applies to Policies Issued Prior to 09/16/2002

Form: 7035 et al  
Annual Premium per \$10 Daily Benefit

Age	Joint							
	No BIO		1460 x Daily Maximum				5% Compound BIO	
	50 EP	100 EP	50 EP	5% Simple BIO	100 EP	50 EP	100 EP	
18-24	61.59	56.46	84.69		79.56	125.75	110.36	
25-29	69.29	59.03	92.38		84.69	133.44	123.19	
30-34	76.99	66.73	102.65		92.38	146.28	130.89	
35-39	79.56	71.85	107.78		100.08	156.54	138.57	
40-45	84.69	76.99	120.62		107.78	169.38	151.40	
46	84.69	79.56	123.19		107.78	171.93	153.97	
47	87.25	79.56	125.75		110.36	174.50	156.54	
48	87.25	79.56	128.32		112.90	177.06	161.68	
49	92.38	82.12	128.32		112.90	177.06	161.68	
50	92.38	84.69	133.44		120.62	184.78	166.81	
51	92.38	84.69	136.01		123.19	184.78	166.81	
52	94.94	87.25	138.57		128.32	189.91	171.93	
53	100.08	89.82	148.85		136.01	197.60	177.06	
54	105.23	92.38	156.54		141.15	205.31	184.78	
55	110.36	102.65	166.81		151.40	213.00	195.04	
56	112.90	105.23	174.50		159.10	220.70	197.60	
57	125.75	107.78	192.47		171.93	236.09	213.00	
58	133.44	115.47	200.17		187.35	254.05	228.40	
59	146.28	130.89	215.56		195.04	264.33	238.66	
60	156.54	143.72	233.53		210.44	284.86	259.20	
61	169.38	153.97	246.38		223.26	305.38	279.72	
62	189.91	169.38	264.33		238.66	323.35	292.55	
63	197.60	182.22	287.42		259.20	346.45	315.65	
64	213.00	195.04	310.53		279.72	364.41	331.03	
65	225.84	205.31	331.03		297.69	390.07	351.57	
66	243.79	225.84	356.71		323.35	413.17	374.68	
67	264.33	241.22	384.94		349.02	443.97	408.04	
68	292.55	266.89	420.87		379.81	485.03	441.40	
69	325.91	297.69	464.50		418.31	531.22	479.88	
70	366.98	333.62	503.00		459.35	577.41	520.95	
71	402.91	372.10	549.19		497.85	628.74	569.72	
72	449.10	410.61	603.07		549.19	687.76	618.47	
73	495.29	451.67	662.10		603.07	746.79	677.49	
74	544.04	495.29	731.39		662.10	810.95	739.09	
75	600.50	541.48	805.81		728.82	877.66	803.25	
76	656.97	595.37	877.66		798.11	957.22	872.54	
77	733.95	662.10	962.35		875.10	1,036.76	949.52	
78	808.38	731.39	1,047.04		949.52	1,116.32	1,023.94	
79	885.36	805.81	1,129.16		1,023.94	1,201.01	1,090.67	
80	972.60	887.94	1,213.86		1,106.07	1,285.71	1,167.66	
81	1,065.01	977.75	1,311.37		1,190.75	1,378.08	1,249.77	
82	1,172.79	1,077.83	1,421.70		1,293.38	1,483.30	1,342.16	
83	1,290.84	1,183.05	1,544.89		1,408.88	1,601.35	1,447.38	
84	1,424.29	1,306.23	1,696.30		1,542.33	1,737.36	1,573.14	
85	1,552.60	1,426.86	1,847.71		1,678.33	1,896.47	1,714.27	
86	1,696.30	1,555.17	2,014.53		1,829.76	2,063.27	1,868.24	
87	1,847.71	1,696.30	2,196.74		1,996.55	2,250.62	2,035.06	
88	2,014.53	1,850.29	2,396.89		2,173.64	2,455.93	2,217.25	
89	2,196.74	2,017.08	2,612.47		2,368.67	2,674.06	2,419.99	
90	2,396.89	2,199.29	2,843.43		2,584.23	2,915.29	2,635.56	
91	2,612.47	2,396.89	3,100.05		2,817.78	3,179.60	2,874.22	
92	2,843.43	2,612.47	3,379.77		3,071.83	3,464.46	3,133.43	
93	3,100.05	2,848.56	3,682.59		3,346.40	3,772.41	3,415.72	
94	3,379.77	3,102.61	4,016.22		3,649.24	4,111.16	3,721.09	

Appendix B

Genworth Life Insurance Company  
17.4% Increase to Current-Year Premiums

Applies to Policies Issued Prior to 09/16/2002

Form: 7035 et al  
Annual Premium per \$10 Daily Benefit

Age	Joint							
	No BIO		2190 x Daily Maximum				5% Compound BIO	
	50 EP	100 EP	50 EP	5% Simple BIO	100 EP	50 EP	100 EP	
18-24	71.85	66.73	105.23		97.52	151.40	141.15	
25-29	76.99	71.85	115.47		105.23	164.24	151.40	
30-34	82.12	76.99	123.19		115.47	177.06	164.24	
35-39	89.82	82.12	136.01		123.19	192.47	177.06	
40-45	97.52	89.82	146.28		136.01	202.73	192.47	
46	102.65	89.82	146.28		138.57	207.88	195.04	
47	105.23	94.94	151.40		141.15	215.56	197.60	
48	105.23	94.94	151.40		141.15	215.56	197.60	
49	105.23	94.94	153.97		143.72	218.13	200.17	
50	107.78	97.52	159.10		146.28	220.70	202.73	
51	110.36	97.52	161.68		148.85	223.26	205.31	
52	115.47	102.65	166.81		156.54	230.97	215.56	
53	120.62	105.23	177.06		164.24	236.09	218.13	
54	128.32	110.36	187.35		174.50	246.38	225.84	
55	130.89	118.06	200.17		182.22	259.20	230.97	
56	138.57	125.75	210.44		195.04	266.89	246.38	
57	146.28	136.01	225.84		207.88	282.29	261.76	
58	166.81	143.72	243.79		223.26	300.25	269.47	
59	171.93	156.54	261.76		238.66	320.78	290.00	
60	182.22	166.81	277.16		251.51	343.88	310.53	
61	200.17	182.22	300.25		269.47	369.54	333.62	
62	218.13	195.04	323.35		292.55	387.51	351.57	
63	230.97	213.00	343.88		315.65	415.73	377.24	
64	246.38	225.84	369.54		336.19	438.84	397.77	
65	261.76	241.22	392.63		359.28	467.06	426.01	
66	282.29	259.20	426.01		390.07	492.72	451.67	
67	310.53	282.29	459.35		423.44	531.22	482.47	
68	343.88	313.08	505.56		461.93	577.41	528.66	
69	382.37	349.02	556.88		508.13	633.87	579.98	
70	423.44	390.07	610.79		559.45	695.47	636.44	
71	474.75	433.69	672.35		615.90	759.62	695.47	
72	528.66	482.47	739.09		674.93	831.47	762.18	
73	585.11	531.22	810.95		739.09	903.32	831.47	
74	649.27	590.25	885.36		810.95	988.01	905.89	
75	718.56	651.82	970.05		885.36	1,075.25	985.44	
76	798.11	713.42	1,057.29		967.48	1,159.95	1,067.58	
77	882.79	798.11	1,165.08		1,065.01	1,275.43	1,167.66	
78	970.05	875.10	1,265.17		1,159.95	1,375.52	1,262.60	
79	1,059.88	959.78	1,372.96		1,262.60	1,478.17	1,357.54	
80	1,154.82	1,049.60	1,488.44		1,365.26	1,588.52	1,457.64	
81	1,262.60	1,149.70	1,614.17		1,485.86	1,711.70	1,570.55	
82	1,388.36	1,262.60	1,755.32		1,614.17	1,847.71	1,691.17	
83	1,529.51	1,393.49	1,914.45		1,760.46	2,001.69	1,834.89	
84	1,698.86	1,542.33	2,099.21		1,932.40	2,176.21	1,996.55	
85	1,850.29	1,680.91	2,286.55		2,106.92	2,373.80	2,173.64	
86	2,019.64	1,832.32	2,491.86		2,296.80	2,586.80	2,371.23	
87	2,201.86	1,999.11	2,715.12		2,504.68	2,822.89	2,584.23	
88	2,396.89	2,176.21	2,961.46		2,730.51	3,076.96	2,820.32	
89	2,612.47	2,373.80	3,225.80		2,976.88	3,354.12	3,071.83	
90	2,848.56	2,586.80	3,515.79		3,246.33	3,654.37	3,346.40	
91	3,105.18	2,822.89	3,834.00		3,538.87	3,985.41	3,649.24	
92	3,387.47	3,076.96	4,180.44		3,854.54	4,344.69	3,977.72	
93	3,687.72	3,354.12	4,555.13		4,200.97	4,734.77	4,337.00	
94	4,023.91	3,654.37	4,965.73		4,580.80	5,160.77	4,727.06	

**Appendix B**  
 Genworth Life Insurance Company  
 17.4% Increase to Current-Year Premiums  
 Applies to Policies Issued Prior to 09/16/2002

Form: 7035 et al  
 Annual Premium per \$10 Daily Benefit

Age	Joint							
	No BIO		2920 x Daily Maximum				5% Compound BIO	
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP
18-24	74.41	71.85	115.47	110.36	164.24	153.97	164.24	153.97
25-29	82.12	74.41	123.19	115.47	177.06	166.81	177.06	166.81
30-34	89.82	82.12	133.44	128.32	189.91	179.63	189.91	179.63
35-39	97.52	87.25	143.72	136.01	205.31	189.91	205.31	189.91
40-45	107.78	94.94	153.97	146.28	223.26	207.88	223.26	207.88
46	107.78	94.94	156.54	151.40	223.26	210.44	223.26	210.44
47	110.36	97.52	161.68	153.97	228.40	213.00	228.40	213.00
48	110.36	97.52	164.24	153.97	230.97	220.70	230.97	220.70
49	110.36	97.52	166.81	153.97	230.97	220.70	230.97	220.70
50	112.90	102.65	169.38	159.10	236.09	223.26	236.09	223.26
51	115.47	102.65	171.93	164.24	243.79	225.84	243.79	225.84
52	120.62	110.36	182.22	169.38	246.38	228.40	246.38	228.40
53	125.75	115.47	189.91	177.06	254.05	236.09	254.05	236.09
54	133.44	120.62	197.60	184.78	266.89	246.38	266.89	246.38
55	138.57	130.89	213.00	195.04	272.04	251.51	272.04	251.51
56	146.28	133.44	225.84	210.44	287.42	264.33	287.42	264.33
57	153.97	146.28	243.79	223.26	305.38	279.72	305.38	279.72
58	169.38	153.97	256.62	236.09	320.78	292.55	320.78	292.55
59	182.22	166.81	274.59	254.05	343.88	313.08	343.88	313.08
60	192.47	177.06	302.82	274.59	366.98	336.19	366.98	336.19
61	210.44	192.47	323.35	292.55	390.07	361.85	390.07	361.85
62	228.40	210.44	346.45	320.78	420.87	384.94	420.87	384.94
63	243.79	220.70	372.10	341.32	446.53	405.48	446.53	405.48
64	259.20	236.09	395.19	366.98	469.64	431.14	469.64	431.14
65	274.59	251.51	423.44	390.07	497.85	454.22	497.85	454.22
66	297.69	272.04	451.67	420.87	528.66	482.47	528.66	482.47
67	325.91	297.69	487.60	454.22	569.72	520.95	569.72	520.95
68	361.85	331.03	541.48	500.42	623.61	567.16	623.61	567.16
69	402.91	369.54	595.37	549.19	682.63	626.16	682.63	626.16
70	446.53	410.61	662.10	608.20	751.92	685.19	751.92	685.19
71	500.42	459.35	728.82	669.80	816.07	751.92	816.07	751.92
72	556.88	510.69	803.25	733.95	893.07	826.34	893.07	826.34
73	615.90	569.72	880.23	803.25	977.75	900.76	977.75	900.76
74	682.63	628.74	957.22	877.66	1,065.01	982.88	1,065.01	982.88
75	757.04	698.03	1,044.47	959.78	1,159.95	1,067.58	1,159.95	1,067.58
76	839.16	772.46	1,141.99	1,047.04	1,262.60	1,154.82	1,262.60	1,154.82
77	928.99	854.57	1,254.90	1,154.82	1,380.66	1,267.73	1,380.66	1,267.73
78	1,021.38	939.26	1,367.83	1,260.04	1,491.02	1,370.39	1,491.02	1,370.39
79	1,116.32	1,029.08	1,483.30	1,367.83	1,609.05	1,478.17	1,609.05	1,478.17
80	1,216.40	1,118.89	1,611.62	1,485.86	1,734.81	1,591.09	1,734.81	1,591.09
81	1,329.33	1,224.11	1,752.77	1,619.32	1,865.67	1,719.39	1,865.67	1,719.39
82	1,460.20	1,344.72	1,909.30	1,765.60	2,017.08	1,857.97	2,017.08	1,857.97
83	1,609.05	1,480.73	2,086.39	1,927.27	2,189.03	2,017.08	2,189.03	2,017.08
84	1,788.69	1,644.99	2,283.98	2,114.61	2,384.05	2,196.74	2,384.05	2,196.74
85	1,947.80	1,791.27	2,489.28	2,304.52	2,599.64	2,396.89	2,599.64	2,396.89
86	2,124.87	1,955.48	2,715.12	2,512.37	2,833.16	2,612.47	2,833.16	2,612.47
87	2,317.34	2,132.58	2,958.90	2,738.20	3,087.22	2,848.56	3,087.22	2,848.56
88	2,522.64	2,325.05	3,223.24	2,987.14	3,366.94	3,102.61	3,366.94	3,102.61
89	2,751.05	2,535.49	3,513.22	3,256.59	3,672.34	3,379.77	3,672.34	3,379.77
90	2,997.41	2,761.31	3,831.44	3,546.58	4,000.80	3,685.16	4,000.80	3,685.16
91	3,269.43	3,007.67	4,175.32	3,867.37	4,362.65	4,018.79	4,362.65	4,018.79
92	3,564.55	3,279.69	4,547.43	4,213.81	4,752.73	4,378.07	4,752.73	4,378.07
93	3,882.77	3,574.82	4,958.04	4,591.06	5,181.30	4,775.83	5,181.30	4,775.83
94	4,234.35	3,895.60	5,407.13	5,004.22	5,650.92	5,201.83	5,650.92	5,201.83



**Appendix B**  
 Genworth Life Insurance Company  
 17.4% Increase to Current-Year Premiums  
 Applies to Policies Issued Prior to 09/16/2002

Form: 7035 et al  
 Annual Premium per \$10 Daily Benefit

Age	Joint							
	No BIO		4380 x Daily Maximum				5% Compound BIO	
	50 EP	100 EP	50 EP	5% Simple BIO	100 EP	50 EP	100 EP	
18-24	92.38	87.25	136.01		125.75	189.91	179.63	
25-29	97.52	92.38	146.28		136.01	205.31	192.47	
30-34	107.78	100.08	159.10		146.28	223.26	207.88	
35-39	115.47	110.36	171.93		159.10	241.22	223.26	
40-45	125.75	115.47	184.78		171.93	256.62	243.79	
46	128.32	118.06	189.91		174.50	264.33	246.38	
47	130.89	123.19	192.47		179.63	266.89	248.93	
48	133.44	123.19	197.60		182.22	272.04	256.62	
49	136.01	125.75	202.73		184.78	274.59	256.62	
50	136.01	125.75	205.31		189.91	279.72	261.76	
51	138.57	128.32	210.44		195.04	284.86	266.89	
52	143.72	133.44	215.56		202.73	295.12	277.16	
53	148.85	136.01	228.40		213.00	302.82	282.29	
54	156.54	148.85	241.22		225.84	315.65	295.12	
55	169.38	156.54	256.62		243.79	328.49	307.95	
56	177.06	166.81	272.04		254.05	343.88	323.35	
57	189.91	174.50	290.00		272.04	366.98	341.32	
58	202.73	189.91	313.08		290.00	387.51	361.85	
59	215.56	202.73	338.75		318.21	413.17	382.37	
60	233.53	213.00	361.85		338.75	441.40	410.61	
61	251.51	230.97	387.51		361.85	472.18	436.26	
62	269.47	248.93	415.73		387.51	500.42	467.06	
63	290.00	266.89	438.84		413.17	536.34	497.85	
64	313.08	290.00	464.50		433.69	572.29	531.22	
65	333.62	310.53	492.72		459.35	608.20	564.58	
66	361.85	333.62	523.51		490.17	649.27	603.07	
67	395.19	364.41	569.72		531.22	695.47	649.27	
68	441.40	408.04	633.87		590.25	759.62	708.30	
69	487.60	454.22	705.73		656.97	828.91	769.89	
70	541.48	503.00	790.42		736.51	905.89	841.73	
71	600.50	559.45	880.23		816.07	985.44	913.61	
72	672.35	623.61	970.05		903.32	1,075.25	995.72	
73	744.22	685.19	1,062.43		985.44	1,167.66	1,085.54	
74	823.78	762.18	1,162.52		1,075.25	1,275.43	1,185.61	
75	908.45	836.60	1,267.73		1,177.91	1,388.36	1,290.84	
76	1,000.85	923.86	1,380.66		1,280.56	1,503.84	1,401.19	
77	1,106.07	1,023.94	1,511.54		1,406.32	1,644.99	1,532.07	
78	1,208.73	1,118.89	1,647.54		1,532.07	1,773.30	1,657.82	
79	1,311.37	1,218.98	1,780.98		1,660.38	1,909.30	1,778.42	
80	1,419.14	1,319.06	1,929.83		1,798.96	2,050.45	1,909.30	
81	1,544.89	1,437.11	2,088.95		1,952.94	2,201.86	2,055.59	
82	1,691.17	1,570.55	2,271.15		2,127.43	2,376.38	2,219.82	
83	1,855.42	1,727.11	2,479.02		2,319.89	2,571.40	2,402.03	
84	2,055.59	1,909.30	2,720.24		2,543.18	2,794.67	2,612.47	
85	2,240.36	2,083.80	2,964.04		2,774.15	3,046.15	2,848.56	
86	2,443.08	2,271.15	3,233.50		3,025.62	3,320.74	3,105.18	
87	2,663.79	2,479.02	3,523.49		3,297.66	3,618.44	3,384.90	
88	2,902.46	2,699.71	3,839.16		3,592.78	3,944.35	3,690.30	
89	3,164.21	2,940.95	4,185.59		3,918.69	4,298.51	4,021.34	
90	3,449.06	3,207.84	4,565.38		4,267.71	4,686.01	4,380.63	
91	3,757.02	3,495.26	4,973.44		4,652.66	5,106.88	4,775.83	
92	4,098.34	3,813.48	5,422.54		5,070.95	5,566.23	5,209.53	
93	4,465.31	4,157.36	5,910.12		5,527.73	6,066.66	5,679.17	
94	4,868.21	4,529.47	6,441.34		6,025.61	6,613.27	6,192.42	

State: Pennsylvania

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2019 Choice (LR)

Project Name/Number: 2019 Choice (LR)/2019 Choice (LR)

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Transmittal Letter (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	PA Ch I LR Cover Letter 20191122.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 Rate Tables are attached to the Rate/Rule Schedule tab.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

**State:** Pennsylvania  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** 2019 Choice (LR)  
**Project Name/Number:** 2019 Choice (LR)/2019 Choice (LR)

**Filing Company:** Genworth Life Insurance Company

<b>Bypassed - Item:</b>	Replacement Form with Highlighted Changes (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>	Advertisement Compliance Certification
<b>Bypass Reason:</b>	Not required for this rate submission.
<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 to this filing.
<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 Ch I LR Public Actuarial Memo 20191122.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

11/22/2019

Pennsylvania Department of Insurance

RE: Genworth Life Insurance Company (GLIC)  
Company NAIC No: 70025  
SERFF Tracking No: GEFA-132168097  
Policy Forms: 7035 et al  
Applies to Policies Issued Prior to 9/16/2002

The referenced filing is a Long Term Care (LTC) rate schedule change request submitted for your review and applies to the referenced policy forms.

In this filing, GLIC would like to pursue a premium rate increase of 30.3% for policies with lifetime benefit periods and 17.4% for policies with limited benefit periods. In the submitted actuarial memorandum, we include detailed rate increase justification and we demonstrate that this premium rate increase satisfies Long Term Care regulatory requirements of Pennsylvania.

GLIC has provided an additional exhibit attached to this filing that was developed using an "If-Knew" methodology with both approved and requested rate increases applied since issue.

GLIC will offer insureds affected by the premium increase several alternative options to change their benefits in order to maintain a premium rate level reasonably similar to what they were paying prior to the rate increase. The benefit and rate combinations are consistent with the rate tables approved by the Department. Details on the available alternative options are presented in section 6 of the Actuarial Memorandum.

The following electronic items are included in this submission:

- This Cover Letter;
- Confidential Actuarial Memorandum;
- Public Actuarial Memorandum;
- Confidential Exhibits (Excel version);
- Sample Policyholder Notification Letter;
- Status of Filings (PDF and Excel versions);
- Additional Exhibits (PDF and Excel versions); and
- Current and Proposed Rate Schedules.

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

The contact person for this filing is:

Matthew Haladay, FSA, MAAA  
Assistant Vice President & Actuary  
Genworth Life Insurance Company  
6620 W Broad Street  
Richmond, VA 23230  
Phone: (804) 484-3826  
Matthew.Haladay@genworth.com

Thank you for your assistance in reviewing this filing.

Respectfully,

A handwritten signature in blue ink that reads "Jamala Arland." The signature is written in a cursive style with a period at the end.

Jamala Arland, FSA, MAAA  
Vice President & Actuary, LTC Inforce Actuarial  
Genworth Life Insurance Company

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**Policy Form 7035 et al**  
**Applies to Policies Issued Prior to 9/16/2002**

**1. Scope of this Filing**

This filing applies to the referenced policy forms issued in Pennsylvania between March 2001 and September 2002. These forms are also referred to by Genworth Life Insurance Company (“GLIC”) as Choice I and are no longer being sold.

For all the policies issued in Pennsylvania to which the current filing applies, the following table shows the number of exposed lives by policies issued and policies inforce as of December 31, 2018.

	<b>Lifetime Benefit</b>	<b>Limited Benefit</b>	<b>Total Lives</b>
<b>Issued Policies</b>	1,776	4,146	5,922
<b>Inforce Policies</b>	1,317	2,814	4,131

**2. Purpose of this Filing**

This actuarial memorandum has been prepared to request and support the approval of a premium rate increase in your state.

We demonstrate that the proposed premium rate increase satisfies the minimum requirements of Pennsylvania. This actuarial memorandum may not be suitable for other purposes.

**2.1 Multi-Year Rate Action Plan (MYRAP) Overview**

GLIC’s 2018 Cash Flow Testing (CFT) includes an assumption for future rate increases for Choice I based upon a cumulative premium rate increase of 421% over a period of six to nine years for policyholders with lifetime benefits (72% in 2017, 72% in 2020, and 76% in 2023) and 263% over a period of six to nine years for policyholders with limited benefits (55% in 2017, 55% in 2020, and 51% in 2023). This assumption regarding Choice I rate increases is part of GLIC’s Multi-Year Rate Action Plan. The premium rate increase provision for 2018 CFT has been immaterially changed compared to prior CFT provisions due to updates in data and assumptions.

Starting in 2017, GLIC submitted an initial nationwide filing (first round of MYRAP) requesting a premium rate increase of 72% for policies with lifetime benefits and 55% for policies with limited benefits, with plans for submitting future filings in 2020 and 2023 (second and third rounds of MYRAP respectively). In the current filing GLIC’s goal is to continue to pursue the full approval of the first round of MYRAP by requesting the remainder of the rate increase not approved in our prior filing.

**2.2 Proposed Premium Rate Increase**

In this filing, GLIC requests a premium rate increase of 30.3% for policies with lifetime benefits and 17.4% for policies with limited benefits, applicable to the base rates and associated riders of all inforce policies referenced in Section 1 of this actuarial memorandum. The proposed rate increase includes the balance of the rate increase requested in our prior filing.

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The one-time actuarial equivalent rate increases to the three rounds of MYRAP for policyholders with lifetime and limited benefits are 137% and 69.5%, respectively. These rate increases account for the portion of the rate increase of round one of MYRAP already approved by your state. GLIC is indifferent between accepting the one-time rate increases or the phased rate increase schedule over the next six to nine years.

### **3. Justification of the Premium Rate Increase**

Redacted pursuant to Section 16, below.

### **4. Marketing Method and Underwriting Description**

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

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.

### **5. Description of Benefits**

This comprehensive long term care insurance policy:

- Is federally tax qualified and individually underwritten.
- Reimburses incurred home health care and facility expenses subject to the amount of coverage purchased.
- Covers either an individual or a couple – a couple's policy operates like two individual policies but draws from a shared benefit pool.
- Contains benefit eligibility requirements that are tied to Activities of Daily Living (ADL) deficiencies and cognitive impairment.
- The policy's integrated survivorship benefit waives future premium payments upon the first spouse's death if both spouses are insured at that time and have met certain requirements.
- Optional nonforfeiture benefit and restoration of benefit riders may have been selected.

Applicants selected the following at issue:

- Daily Payment Maximum (DPM),
- Benefit Period, and
- Elimination Period.

In addition, the policyholder selected the Benefit Increase Option (BIO) to determine how the DPM should be increased:

- No Increase – the DPM stays level.
- Simple Increase – the DPM increases each year by a 5% of the original DPM, starting in the second policy year and continuing for the life of the policy unless terminated earlier by the insured.

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- **Compound Increase** – the DPM increases each year by a 5% of the prior year DPM, starting in the second policy year and continuing for the life of the policy unless terminated earlier by the insured.

After the elimination period has been satisfied, premium payments are waived during facility stays and home health care (except where home care benefits are received pursuant to a Privileged Care Coordinator's Plan of Care, in which case premium payments are waived immediately upon the receipt of Home Care benefits).

## **6. Alternatives to the Proposed Rate Increase**

GLIC will offer insureds impacted by rate filings several options for mitigating the impact of the rate increase. These 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.* As with prior rate increases, insureds can change a number of benefit features or coverage limits in order to maintain reasonably equivalent pre- and post-rate increase premium levels, and the optimal balance of coverage and cost based on their specific needs. The available benefit and rate combinations are consistent with the combinations presented in the rate tables approved by the Department as part of the original filing. 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 (where available):

1. Reduction in Daily Payment Maximum;
2. Reduction in Benefit Period;
3. Reduction or elimination of the Benefit Increase Option;
4. Increases in Elimination Period; and
5. Elimination of policy riders.

If a policyholder elects to reduce or eliminate the Benefit Increase Option, they would retain any prior increases to their daily or monthly payment maximums.

*Stable Premium Option (SPO).* The option features the following:

1. A rate guarantee until at least 2028,
2. A three-year benefit period (six-year benefit period for Shared policies),
3. Retention of prior benefit increases in the Daily Payment Maximum,
4. 1% compound benefit increase going forward, and
5. A choice of (1) a longer elimination period (180 day for facility / 90 day for home care) or (2) 10% coinsurance combined with elimination periods comparable to those of most current policyholders (100 day for facility / 0 day for home care).

Policyholders will also continue to be offered the previously approved Stable Premium Option as described above.

*Other options.* GLIC will continue to offer the applicable nonforfeiture option to each policyholder. Policyholders that are eligible for the Contingent Nonforfeiture Option will be presented with that as an



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option in their notification letter. Policyholders that have a nonforfeiture (NFO) rider with their policy, may elect that option. For those policyholders that do not have either the Contingent Nonforfeiture or NFO rider available, GLIC will continue to offer its Optional Limited Benefit, which provides a paid-up benefit equal to the total of premium paid, less any claims paid.

**7. Premiums**

**7.1 Renewability**

These policies are guaranteed renewable for life, subject to policy terms and conditions.

**7.2 Area Factors**

Geographic area factors are not used in rating these policies.

**7.3 Premium Classes**

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

Certain underwriting discounts may have been applied to the premium rates. A preferred risk discount of 10% may have been provided to applicants in response to certain health underwriting criteria specified on the application. A spousal discount of 25% was provided to married individuals when both spouses submitted valid applications.

**7.4 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.

Premium Mode	Modal Factor	State Distribution*		Nationwide Distribution	
		Lifetime	Limited	Lifetime	Limited
<b>Annual</b>	1	56.6%	48.9%	55.1%	48.7%
<b>Semi-Annual</b>	0.51	10.0%	10.5%	9.2%	9.7%
<b>Quarterly</b>	0.26	19.4%	21.6%	15.5%	17.6%
<b>Monthly</b>	0.09	14.0%	19.0%	20.2%	24.0%

\*Based on PA policies issued prior to 9/16/2002

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**7.5 History of Previous Rate Revisions**

A 20% rate increase for policies with lifetime benefits and a 20% rate increase for policies with limited benefits was accepted in Pennsylvania on 3/8/2013 (SERFF #GEFA-128749568)

A 20% rate increase for policies with lifetime benefits and a 20% rate increase for policies with limited benefits was accepted in Pennsylvania on 12/29/2014 (SERFF #GEFA-129733638)

A 30% rate increase for policies with lifetime benefits and a 15% rate increase for policies with limited benefits was accepted in Pennsylvania on 4/26/2016 (SERFF #GEFA-130373053)

A 20% rate increase for policies with lifetime benefits and a 20% rate increase for policies with limited benefits was accepted in Pennsylvania on 12/5/2017 (SERFF #GEFA-131152784)

A 10% rate increase for policies with lifetime benefits and a 10% rate increase for policies with limited benefits was accepted in Pennsylvania on 12/27/2018 (SERFF #GEFA-131601710)

A cumulative rate increase of 147% for policies with lifetime benefits and of 119% for policies with limited benefits has been approved in your state.

**7.6 Rate Schedule**

Current rate tables reflecting any prior approved rate increase have been included in Appendix A. Corresponding rate tables reflecting any prior approved and the proposed rate increase have been included in Appendix B, attached separately. Please note that actual rates implemented may vary slightly from those set forth in Appendices A and B due to implementation rounding algorithms.

Rate tables for SPO were filed and approved as part of a prior filing. As such, these rate tables are not included with this filing and will remain in effect for policyholders that previously elected the SPO, as well as any policyholders that decide to elect the SPO with this rate increase. Policyholders that elect the SPO will have their premium rates guaranteed until at least 2028. However, we reserve the right to adjust the pricing for the SPO in future filings for policyholders that have not previously elected that option.

**7.7 Proposed Effective Date**

This rate increase will apply to policies on their billing anniversary date, following a minimum 60-day policyholder notification period.

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**8. Actuarial Assumptions**

Redacted pursuant to Section 16, below.

**9. Development of the Proposed Rate Increase**

In developing the proposed premium rate increase, the following has been considered:

- a) In order to ensure maximum credibility, exhibits are based on GLIC nationwide experience through December 31, 2018, for all the forms similar to the ones affected by this filing. Projected earned premiums and incurred claims are based on the assumptions described in Section 8 of this actuarial memorandum;
- b) Although this block was priced 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 approval and implementation of this rate action will be substantially higher, as shown in Exhibit IIa. This self-limited lifetime loss ratio does not imply that it represents either acceptable measures of profitability or minimum thresholds for future rate increase filings;
- c) The nationwide premium has been restated at Pennsylvania level, only reflecting your state's approved rate increases, in order to avoid subsidization among states;
- d) The proposed rate increase has been assumed to be implemented on June 1, 2020 in the projections;
- e) Lifetime projections of earned premiums and incurred claims reflecting all the prior approved rate increases in Pennsylvania are set forth in Exhibits Ia, Ib and Ic. Lifetime projections of earned premiums and incurred claims reflecting all the prior approved rate increases in Pennsylvania and the proposed rate increase are set forth in Exhibits IIa, IIb and IIc;
- f) We believe that this filing is not under the scope of the Rate Stability regulation, however, we have voluntarily applied the 58%/85% test, as demonstrated in Exhibit III; and
- g) Historical and projected earned premiums and incurred claims include provisions for waiver of premium.

**10. 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, 2018, 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, 2018, have been allocated to a calendar year of incurral and included in historic incurred claims. Discounting occurs at 4.0%.

**11. Trend Assumptions**

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

**12. Future Rate Increases**

GLIC intends to file 72% for policies with lifetime benefits lifetime and 55% for policies with limited benefits in 2020 and 76% for policies with lifetime benefits 51% for policies with limited benefits in 2023, in addition to any balance of the amounts requested but not approved on any rate increase filings made in

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Pennsylvania. The rate increase amounts to request in future filings pursuant to the Multi-Year Rate Action Plan are subject to change based on experience updates.

**13. State Average Annual Premium Based on Exposed Lives\***

	<b>Lifetime Benefit</b>	<b>Limited Benefit</b>
<b>Before Proposed Rate Increase</b>	\$3,821	\$2,677
<b>After Proposed Rate Increase</b>	\$4,979	\$3,143

\*Based on PA policies issued prior to 9/16/2002

**14. State and GLIC Nationwide Distribution of Business as of December 31, 2018 (Based on Exposed Lives)**

Redacted pursuant to Section 16, below.

**15. State and GLIC Nationwide Exposed Lives and Annualized Premium**

	<b>State*</b>		<b>Nationwide</b>	
	<b>Lifetime</b>	<b>Limited</b>	<b>Lifetime</b>	<b>Limited</b>
<b>Number of Exposed Lives</b>	1,317	2,814	77,776	148,839
<b>Inforce Annualized Premium</b>	\$5,032,347	\$7,534,035	\$227,525,211	\$324,888,124
<b>Average Issue Age</b>	56	62	55	60
<b>Average Attained Age</b>	73	79	71	76

\*Based on PA policies issued prior to 9/16/2002

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**16. 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:

Section 3, 8, 14, Exhibit Ia, Exhibit Ib, Exhibit Ic, Exhibit IIa, Exhibit IIb, Exhibit IIc, and Exhibit III of the Actuarial Memorandum and Exhibit IV: Status of Filings, and Exhibit V of the Additional Exhibits.

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 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).

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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.

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

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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 is the redacted, publicly-available version of GLIC's Actuarial Memorandum. A complete, confidential, unredacted version of GLIC's Actuarial Memorandum has been filed separately.

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**17. 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.

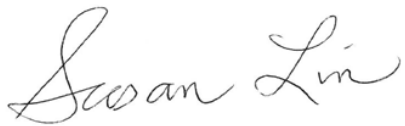
I have relied on historical cash flows and projections completed by GLIC's Inforce Actuarial Infrastructure team. All future projections included in this memorandum, while based on GLIC's best estimates, are uncertain and may not emerge as expected.

I have relied on the IFA Analytics team for the pricing, methodology and design of the Stable Premium Option.

I have relied on statutory valuations as of December 31, 2018, for Claim Reserves (i.e., Disabled Life Reserves, Pending Claims reserves, Incurred But Not Reported reserves, and Dead But Not Reported reserves) provided by GLIC's Long Term Care Valuation team.

I have also relied on assumptions developed by GLIC's Long Term Care Experience Studies team in collaboration with other GLIC actuaries. The assumptions present the actuary's best judgement and are consistent with the issuer's business plan at the time of the filing. Genworth's Assumptions Governance Committee has endorsed these assumptions and Genworth's Executive Council has reviewed and formally approved the assumptions.

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 Pennsylvania. In my opinion, the rates are not excessive or unfairly discriminatory.



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Susan Lin, F.S.A., M.A.A.A.  
Pricing Actuary  
Genworth Life Insurance Company  
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**Exhibit Ia: Choice I Policy Forms - Nationwide Experience Projection  
All Benefit Periods - with Pennsylvania Approved Rate Increase Applicable to Policies Issued  
Prior to 9/16/2002\***

Redacted pursuant to Section 16, above.

**Exhibit Ib: Choice I Policy Forms - Nationwide Experience Projection  
Lifetime Benefit Period - with Pennsylvania Approved Rate Increase Applicable to Policies Issued  
Prior to 9/16/2002\***

Redacted pursuant to Section 16, above.

**Exhibit Ic: Choice I Policy Forms - Nationwide Experience Projection  
Limited Benefit Period - with Pennsylvania Approved Rate Increase Applicable to Policies Issued  
Prior to 9/16/2002\***

Redacted pursuant to Section 16, above.

**Exhibit IIa: Choice I Policy Forms - Nationwide Experience Projection  
All Benefit Periods - with Requested 30.3%/17.4% Rate Increase\***

Redacted pursuant to Section 16, above.

**Exhibit IIb: Choice I Policy Forms - Nationwide Experience Projection  
Lifetime Benefit Period -with Requested 30.3% Rate Increase\***

Redacted pursuant to Section 16, above.

**Exhibit IIc: Choice I Policy Forms - Nationwide Experience Projection  
Limited Benefit Period - with Requested 17.4% Rate Increase\***

Redacted pursuant to Section 16, above.

**Exhibit III: Choice I Policy Forms - Nationwide Experience Projection  
All Benefit Periods - with Requested 30.3%/17.4% Rate Increase\*  
58/85 Test**

Redacted pursuant to Section 16, above.