Filing at a Glance

Company:	Genworth Life Insurance Company
Product Name:	2020 Choice_Round 7 (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:	12/15/2020
SERFF Tr Num:	GEFA-132644871
SERFF Status:	Closed-Approved
State Tr Num:	GEFA-132644871
State Status:	Approved
Co Tr Num:	2020 CHOICE_ROUND 7 (LR)
Effective Date Requested:	On Approval
Author(s):	Richard Cromwell, Ronald Jackson, Camisha Jones
Reviewer(s):	Jim Laverty (primary)
Disposition Date:	03/03/2021
Disposition Status:	Approved
Effective Date:	

State Filing Description:

Proposed 83.8% rate increase (86.7% for 1,159 policies with lifetime benefits and 82% for 2,872 policies with limited benefits) on 4,031 PA policyholders of Genworth form 7035. 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:	*2020 Choice_Round 7 (LR)*		
Project Name/Number:	*2020 Choice_Round 7 (LR)/2020 Choice_Round 7 (LR)*		

General Information

Project Name: 2020 Choice_Round 7 (LR)
Project Number: 2020 Choice_Round 7 (LR)
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 20%

Deemer Date:
Submitted By: Ronald Jackson

Status of Filing in Domicile: Authorized
Date Approved in Domicile: 08/18/2020
Domicile Status Comments: N/A
Market Type: Individual
Individual Market Type:
Filing Status Changed: 03/03/2021
State Status Changed: 03/03/2021
Created By: Ronald Jackson
Corresponding Filing Tracking Number: GEFA-132644872; GEFA-132649208
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 requests a premium rate increase of 86.7% for policies with lifetime benefits and 82% for policies with limited benefits on the above-mentioned policy forms. 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. GLIC has also invested in developing new alternatives that mitigate all or part of the proposed premium increase while still providing meaningful protection. One of these new alternatives, included in this filing for policy forms 7035 et al, is called the Lifetime Stable Premium Option. 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
Product Compliance
P O Box 27601
Richmond, VA 23261-7601

ronald.jackson@genworth.com
804-289-6725 [Phone]
804-281-6916 [FAX]

State:	*Pennsylvania*	***Filing Company:***	*Genworth Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2020 Choice_Round 7 (LR)*		
Project Name/Number:	*2020 Choice_Round 7 (LR)/2020 Choice_Round 7 (LR)*		

Filing Company Information

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

State: *Pennsylvania* **Filing Company:** *Genworth Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2020 Choice_Round 7 (LR)*
Project Name/Number: *2020 Choice_Round 7 (LR)/2020 Choice_Round 7 (LR)*

Filing Fees

State Fees

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

Company	Amount	Date Processed	Transaction #
Genworth Life Insurance Company	$100.00	12/15/2020 08:44 PM	190899350
EFT Total	**$100.00**		

State: Pennsylvania
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice_Round 7 (LR)
Project Name/Number: 2020 Choice_Round 7 (LR)/2020 Choice_Round 7 (LR)
Filing Company: Genworth Life Insurance Company

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Jim Laverty	03/03/2021	03/03/2021

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Disapproved	Jim Laverty	02/08/2021	02/08/2021

Response Letters

Responded By	Created On	Date Submitted
Ronald Jackson	03/01/2021	03/01/2021

State:	*Pennsylvania*	**Filing Company:**	*Genworth Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2020 Choice_Round 7 (LR)*		
Project Name/Number:	*2020 Choice_Round 7 (LR)/2020 Choice_Round 7 (LR)*		

Disposition

Disposition Date: 03/03/2021
Effective Date:
Status: Approved

Comment: March 3, 2021

Ronald N. Jackson, Contract Analyst
Product Compliance
Genworth Life Insurance Company
P O Box 27601
Richmond, VA 23261-7601

RE:Proposed 83.8% rate increase (86.7% for 1,159 policies with lifetime benefits and 82% for 2,872 policies with limited benefits) on 4,031 PA policyholders of Genworth form 7035. Applies to Policies Issued Prior to 9/16/2002. These are called the Choice series.
Pennsylvania Insurance Department ID # GEFA-132644871

RE:Proposed 60.9% rate increase (72% for 2,352 policies with lifetime benefits and 55% for 6,517 policies with limited benefits) on 8,869 PA policyholders of Genworth form 7035. Applies to Policies Issued on or After 9/16/2002. These are called the Choice series.
Pennsylvania Insurance Department ID # GEFA-132644872

Dear Mr. Jackson:

The Department approves the following:

1) The Department approves 20% on the 1,159 Choice I (GEFA-132644871) policies with lifetime benefits that were issued before 9/16/02.

2) The Department approves 20% on the 2,872 Choice I (GEFA-132644871) policies with limited benefits that were issued before 9/16/02.

3) The Department approves 20% on the 2,352 Choice I (GEFA-132644872) policies with lifetime benefits that were issued on or after 9/16/2002.

4) The Department approves 20% on the 6,517 Choice I (GEFA-132644872) policies with limited benefits that were issued on or after 9/16/2002.

Sincerely,

State: *Pennsylvania* **Filing Company:** *Genworth Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2020 Choice_Round 7 (LR)*
Project Name/Number: *2020 Choice_Round 7 (LR)/2020 Choice_Round 7 (LR)*

James Laverty, FSA, MAAA
Actuary
Bureau of Life, Accident and Health Insurance

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	20.000%	20.000%	$2,226,154	4,031	$11,130,768	20.000%	20.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate (revised)	Rate Tables		Yes
Rate	LSPO Rate Tables		Yes
Rate	Rate Tables		No
Supporting Document	Transmittal Letter (A&H)		Yes
Supporting Document	Actuarial Certification (A&H)		Yes
Supporting Document	Actuarial Memorandum and Explanatory Information (A&H)		Yes
Supporting Document	Advertisements (A&H)		Yes
Supporting Document	Authorization to File (A&H)		Yes
Supporting Document	Insert Page Explanation (A&H)		Yes
Supporting Document	Rate Table (A&H)		Yes
Supporting Document	Replacement Form with Highlighted Changes (A&H)		Yes
Supporting Document	Advertisement Compliance Certification		Yes
Supporting Document	Reserve Calculation (A&H)		Yes
Supporting Document	Variability Explanation (A&H)		Yes
Supporting Document	Actuarial Memorandum (Public)		Yes
Supporting Document	Response Letter (3/1/21)		Yes

State:	Pennsylvania	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 Choice_Round 7 (LR)		
Project Name/Number:	2020 Choice_Round 7 (LR)/2020 Choice_Round 7 (LR)		

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	02/08/2021
Submitted Date	02/08/2021
Respond By Date	

Dear Ronald N. Jackson,

Introduction:

Feb 8, 2021

Ronald N. Jackson, Contract Analyst
Product Compliance
Genworth Life Insurance Company
P O Box 27601
Richmond, VA 23261-7601

RE:Proposed 83.8% rate increase (86.7% for 1,159 policies with lifetime benefits and 82% for 2,872 policies with limited benefits) on 4,031 PA policyholders of Genworth form 7035. Applies to Policies Issued Prior to 9/16/2002. These are called the Choice series.
Pennsylvania Insurance Department ID # GEFA-132644871

RE:Proposed 60.9% rate increase (72% for 2,352 policies with lifetime benefits and 55% for 6,517 policies with limited benefits) on 8,869 PA policyholders of Genworth form 7035. Applies to Policies Issued on or After 9/16/2002. These are called the Choice series.
Pennsylvania Insurance Department ID # GEFA-132644872

RE:Proposed 60.9% rate increase (62% for 1,447 policies with lifetime benefits and 60.1% for 3,606 policies with limited benefits) on 5,053 PA policyholders of Genworth forms 7030 and 7032. Applies to Policies Issued Prior to 9/16/2002. These are called the PCS II series.
Pennsylvania Insurance Department ID # GEFA-132634005

RE:Proposed 32.1% rate increase (45.5% for 9 policies with lifetime benefits and 24% for 44 policies with limited benefits) on 53 PA policyholders of Genworth form 7032. Applies to Policies Issued on or After 9/16/2002. These are called the PCS II series.
Pennsylvania Insurance Department ID # GEFA-132633895

RE:Proposed 83.2% rate increase (102% for 649 policies with lifetime benefit periods and 80.5% for 1,290 policies with limited benefit periods for Pre-Rate Stabilized business & 85.5% for 111 policies with lifetime benefit periods and 50.4% for 18 policies with limited benefit periods for Post-RS business) on 2,068 PA policyholders of Genworth forms 7000 and 7020. These are called the PCS series.
Pennsylvania Insurance Department ID # GEFA-132645199

Dear Mr. Jackson:

The captioned filing has been reviewed by the Pennsylvania Insurance Department. It has been determined that the filing fails to meet the requirements of our Insurance Company Laws or regulations and is therefore disapproved pursuant to the authority granted under Section 304(a) of Act 134, the Accident and Health Filing Reform Act. In the event you have any questions regarding the stated concerns, please feel free to contact the Department for further clarification.

The disapproved filing may be resubmitted within 120 days of the date of disapproval. If the Department does not hear from you within 120 days, the subject filing will be permanently closed. Such filings resubmitted after 120 days must be submitted as a new

filing, inclusive of appropriate filing fees and disclosure of the closed filing SERFF tracking number.

1) The Department can approve 20% on the 1,159 Choice I (GEFA-132644871) policies with lifetime benefits that were issued before 9/16/02.

2) The Department can approve 20% on the 2,872 Choice I (GEFA-132644871) policies with limited benefits that were issued before 9/16/02.

3) The Department can approve 20% on the 2,352 Choice I (GEFA-132644872) policies with lifetime benefits that were issued on or after 9/16/2002.

4) The Department can approve 20% on the 6,517 Choice I (GEFA-132644872) policies with limited benefits that were issued on or after 9/16/2002.

5) The Department can approve 0% on the 1,447 PCS II (GEFA-132634005) policies with lifetime benefits that were issued before 9/16/02.

6) The Department can approve 0% on the 3,606 PCS II (GEFA-132634005) policies with limited benefits that were issued before 9/16/02.

7) The Department can approve 20% on the 9 PCS II (GEFA-132633895) policies with lifetime benefits that were issued on or after 9/16/2002.

8) The Department can approve 20% on the 44 PCS II (GEFA-132633895) policies with limited benefits that were issued on or after 9/16/2002.

9) The Department can approve 0% on the 649 PCS (GEFA-132645199) policies with lifetime benefits that were issued before 9/16/02.

10) The Department can approve 0% on the 1,290 PCS (GEFA-132645199) policies with limited benefits that were issued before 9/16/02.

11) The Department can approve 20% on the 111 PCS (GEFA-132645199) policies with lifetime benefits that were issued on or after 9/16/2002.

12) The Department can approve 20% on the 18 PCS (GEFA-132645199) policies with limited benefits that were issued on or after 9/16/2002.

If Genworth would like to accept our offer, then please respond with an acceptance letter.

Sincerely,

James Laverty, FSA, MAAA
Actuary
Bureau of Life, Accident and Health Insurance

Conclusion:

Sincerely,

State:	Pennsylvania	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 Choice_Round 7 (LR)		
Project Name/Number:	2020 Choice_Round 7 (LR)/2020 Choice_Round 7 (LR)		

Jim Laverty

State: Pennsylvania
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice_Round 7 (LR)
Project Name/Number: 2020 Choice_Round 7 (LR)/2020 Choice_Round 7 (LR)
Filing Company: Genworth Life Insurance Company

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/01/2021
Submitted Date	03/01/2021

Dear Jim Laverty,

Introduction:

In reply to comments received February 8, 2021:

Response 1

Comments:

We ask you to review the response letter and updated rate tables.

Changed Items:

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	7035 et al	Revised	Previous State Filing Number: GEFA-132168097 Percent Rate Change Request: 20	PA Choice I LR Rate Tables.pdf,	03/01/2021 By: Ronald Jackson
Previous Version						
1	*Rate Tables*	*7035 et al*	*Revised*	*Previous State Filing Number: GEFA-132168097 Percent Rate Change Request: 83.8*	*PA Choice I LR Rate Tables Appendix A 20201204.pdf, PA Choice I LR Rate Tables Appendix B 20201204.pdf,*	*12/15/2020 By: Ronald Jackson*

State: Pennsylvania
Filing Company: Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice_Round 7 (LR)
Project Name/Number: 2020 Choice_Round 7 (LR)/2020 Choice_Round 7 (LR)

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (3/1/21)
Comments:	
Attachment(s):	PA Choice I LR Objection 1 Response 20210225.pdf

Conclusion:

If there are any questions you may contact us using the information provided.

Email: ronald.jackson@genworth.com
Phone #: (804) 289-6725
Fax #: (804) 922-8513

Sincerely,
Ronald Jackson

State:	*Pennsylvania*	***Filing Company:***	*Genworth Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2020 Choice_Round 7 (LR)*		
Project Name/Number:	*2020 Choice_Round 7 (LR)/2020 Choice_Round 7 (LR)*		

Post Submission Update Request Processed On 03/03/2021

Status:	Allowed
Created By:	Ronald Jackson
Processed By:	Jim Laverty
Comments:	

General Information:

Field Name	Requested Change	Prior Value
Overall Rate Impact	20	83.8

Company Rate Information:

Company Name:Genworth Life Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	20.000%	83.800%
Overall % Rate Impact	20.000%	83.800%
Written Premium Change for this Program	$2226154	$9324188
Maximum %Change (where required)	20.000%	86.700%
Minimum %Change (where required)	20.000%	82.000%

State: Pennsylvania
Filing Company: Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice_Round 7 (LR)
Project Name/Number: 2020 Choice_Round 7 (LR)/2020 Choice_Round 7 (LR)

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 8.000%
Effective Date of Last Rate Revision: 06/03/2020
Filing Method of Last Filing: SERFF
SERFF Tracking Number of Last Filing: GEFA-132168097

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	20.000%	20.000%	$2,226,154	4,031	$11,130,768	20.000%	20.000%

State: Pennsylvania
Filing Company: Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice_Round 7 (LR)
Project Name/Number: 2020 Choice_Round 7 (LR)/2020 Choice_Round 7 (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-132168097 Percent Rate Change Request: 20	PA Choice I LR Rate Tables.pdf,
2		LSPO Rate Tables	7035END-LSPO PA 1220	New		PA Choice I LR Rate Tables Appendix C 20201204.pdf,

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued before or on 09/15/2002

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

Individual

730 x Daily Maximum

	No BIO		5% Simple BIO		5% Compound BIO	
Age	50 EP	100 EP	50 EP	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 before or on 09/15/2002

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

Individual

1095 x Daily Maximum

	No BIO		5% Simple BIO		5% Compound BIO	
Age	50 EP	100 EP	50 EP	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 before or on 09/15/2002

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

Individual

1460 x Daily Maximum

	No BIO		5% Simple BIO		5% Compound BIO	
Age	50 EP	100 EP	50 EP	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 before or on 09/15/2002

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

Individual

2190 x Daily Maximum

	No BIO		5% Simple BIO		5% Compound BIO	
Age	50 EP	100 EP	50 EP	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 before or on 09/15/2002

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

Individual

Unlimited

	No BIO		5% Simple BIO		5% Compound BIO	
Age	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP
18-24	154.19	142.33	231.29	207.58	314.32	293.57
25-29	163.09	157.16	249.08	228.32	341.00	317.28
30-34	180.88	166.06	266.88	246.13	364.73	343.97
35-39	192.74	183.84	290.60	263.90	394.39	367.70
40-45	207.58	195.71	314.32	287.63	427.00	397.34
46	216.47	201.65	320.26	290.60	432.92	406.24
47	219.43	204.60	323.22	293.57	444.79	415.14
48	219.43	207.58	329.15	299.48	450.72	421.06
49	222.40	213.49	335.09	302.45	453.68	424.03
50	231.29	213.49	343.97	314.32	462.58	432.92
51	234.26	222.40	352.86	323.22	471.48	438.86
52	246.13	231.29	367.70	335.09	486.30	456.66
53	252.04	237.22	385.48	355.84	507.05	474.43
54	266.88	249.08	409.21	379.55	524.84	492.23
55	278.74	263.90	435.89	406.24	551.53	515.96
56	299.48	278.74	465.54	435.89	584.15	545.60
57	323.22	299.48	495.18	465.54	619.74	575.26
58	335.09	317.28	530.78	504.10	655.32	613.80
59	367.70	343.97	569.32	539.66	693.88	649.39
60	388.45	358.79	604.92	575.26	735.38	687.94
61	421.06	388.45	652.36	622.69	785.80	735.38
62	453.68	421.06	693.88	658.28	839.17	785.80
63	489.28	456.66	732.42	693.88	898.48	845.09
64	521.88	486.30	768.00	729.44	957.78	904.40
65	566.36	524.84	809.52	762.06	1,023.01	969.64
66	610.85	572.30	856.96	803.58	1,100.10	1,040.80
67	667.18	628.62	934.06	874.75	1,186.10	1,120.86
68	741.31	693.88	1,037.83	978.53	1,286.92	1,212.79
69	821.38	770.96	1,168.31	1,097.15	1,402.57	1,316.57
70	919.22	856.96	1,319.54	1,239.48	1,527.11	1,423.32
71	1,011.14	945.91	1,470.76	1,381.80	1,651.63	1,536.00
72	1,120.86	1,049.70	1,627.93	1,527.11	1,802.88	1,675.37
73	1,245.41	1,162.37	1,791.01	1,678.33	1,957.06	1,820.66
74	1,372.92	1,278.02	1,960.03	1,835.48	2,129.05	1,986.72
75	1,521.18	1,405.54	2,137.94	1,995.61	2,315.86	2,173.54
76	1,669.44	1,550.83	2,327.71	2,176.50	2,514.54	2,366.27
77	1,841.41	1,707.97	2,547.16	2,381.10	2,739.90	2,582.72
78	1,998.59	1,859.21	2,763.60	2,585.70	2,950.43	2,784.37
79	2,158.70	2,016.37	2,986.00	2,799.19	3,169.85	2,988.98
80	2,333.64	2,182.43	3,223.21	3,030.48	3,392.24	3,199.51
81	2,529.36	2,369.24	3,481.21	3,282.53	3,644.29	3,433.76
82	2,754.72	2,582.72	3,783.65	3,570.17	3,925.99	3,700.63
83	3,021.59	2,837.74	4,130.59	3,896.34	4,240.31	4,000.13
84	3,335.90	3,128.34	4,530.90	4,272.92	4,608.00	4,347.05
85	3,641.33	3,410.04	4,940.10	4,658.40	5,023.13	4,741.44
86	3,967.51	3,715.45	5,384.89	5,076.49	5,473.85	5,165.45
87	4,326.30	4,047.56	5,871.19	5,533.15	5,966.08	5,631.01
88	4,714.75	4,415.26	6,401.98	6,034.27	6,505.75	6,138.07
89	5,141.75	4,809.64	6,977.23	6,573.95	7,092.86	6,692.56
90	5,604.32	5,245.52	7,602.90	7,166.99	7,733.38	7,291.55
91	6,108.41	5,717.00	8,284.90	7,810.46	8,424.26	7,946.87
92	6,659.94	6,232.94	9,032.14	8,513.22	9,183.37	8,661.48
93	7,258.93	6,796.33	9,844.63	9,281.22	10,013.64	9,444.31
94	7,911.29	7,407.19	10,731.23	10,117.42	10,912.12	10,292.38

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued before or on 09/15/2002

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

Joint

1095 x Daily Maximum

	No BIO		5% Simple BIO		5% Compound BIO	
Age	50 EP	100 EP	50 EP	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	146.45	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 before or on 09/15/2002

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

Joint

1460 x Daily Maximum

	No BIO		5% Simple BIO		5% Compound BIO	
Age	50 EP	100 EP	50 EP	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 before or on 09/15/2002

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

Joint

2190 x Daily Maximum

	No BIO		5% Simple BIO		5% Compound BIO	
Age	50 EP	100 EP	50 EP	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 before or on 09/15/2002

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

Joint

2920 x Daily Maximum

	No BIO		5% Simple BIO		5% Compound BIO	
Age	50 EP	100 EP	50 EP	100 EP	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 before or on 09/15/2002

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

Joint

4380 x Daily Maximum

	No BIO		5% Simple BIO		5% Compound BIO	
Age	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
25-29	83.07	78.69	124.60	115.85	174.88	163.94
30-34	91.81	85.25	135.52	124.60	190.17	177.07
35-39	98.36	94.00	146.45	135.52	205.47	190.17
40-45	107.11	98.36	157.39	146.45	218.59	207.66
46	109.30	100.56	161.76	148.64	225.15	209.86
47	111.49	104.93	163.94	153.01	227.33	212.04
48	113.66	104.93	168.31	155.21	231.72	218.59
49	115.85	107.11	172.68	157.39	233.89	218.59
50	115.85	107.11	174.88	161.76	238.26	222.96
51	118.03	109.30	179.25	166.13	242.64	227.33
52	122.42	113.66	183.61	172.68	251.38	236.08
53	126.79	115.85	194.55	181.43	257.94	240.45
54	133.34	126.79	205.47	192.37	268.87	251.38
55	144.28	133.34	218.59	207.66	279.80	262.31
56	150.82	142.09	231.72	216.40	292.91	275.43
57	161.76	148.64	247.02	231.72	312.59	290.73
58	172.68	161.76	266.68	247.02	330.08	308.22
59	183.61	172.68	288.54	271.05	351.93	325.70
60	198.92	181.43	308.22	288.54	375.98	349.75
61	214.23	196.74	330.08	308.22	402.20	371.60
62	229.53	212.04	354.11	330.08	426.25	397.84
63	247.02	227.33	373.80	351.93	456.85	424.06
64	266.68	247.02	395.66	369.41	487.47	452.49
65	284.17	264.51	419.69	391.27	518.06	480.90
66	308.22	284.17	445.92	417.52	553.04	513.69
67	336.62	310.40	485.28	452.49	592.39	553.04
68	375.98	347.56	539.92	502.77	647.04	603.32
69	415.33	386.90	601.13	559.60	706.06	655.78
70	461.23	428.45	673.27	627.35	771.63	716.98
71	511.50	476.53	749.77	695.12	839.39	778.20
72	572.70	531.18	826.28	769.44	915.89	848.14
73	633.92	583.64	904.97	839.39	994.60	924.65
74	701.69	649.22	990.22	915.89	1,086.40	1,009.89
75	773.81	712.61	1,079.84	1,003.33	1,182.59	1,099.52
76	852.51	786.93	1,176.03	1,090.77	1,280.95	1,193.52
77	942.14	872.18	1,287.51	1,197.89	1,401.18	1,305.00
78	1,029.58	953.06	1,403.36	1,305.00	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
80	1,208.81	1,123.56	1,643.81	1,532.33	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
82	1,440.52	1,337.78	1,934.54	1,812.12	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
84	1,750.93	1,626.32	2,317.07	2,166.25	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
86	2,080.99	1,934.54	2,754.26	2,577.19	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
88	2,472.28	2,299.58	3,270.15	3,060.29	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
90	2,937.87	2,732.40	3,888.74	3,635.19	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
92	3,490.92	3,248.28	4,618.86	4,319.38	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
94	4,146.69	3,858.15	5,486.66	5,132.55	5,633.11	5,274.63

Appendix B

Genworth Life Insurance Company
20% Increase to Current-Year Premiums
Applies to policies issued before or on 09/15/2002

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

Individual

730 x Daily Maximum

	No BIO		5% Simple BIO		5% Compound BIO	
Age	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP
18-24	68.21	62.95	94.43	89.18	139.02	123.29
25-29	76.06	65.58	102.30	94.43	146.90	136.39
30-34	83.94	73.44	112.80	102.30	162.62	144.28
35-39	89.18	78.70	120.67	110.17	173.14	154.75
40-45	94.43	86.57	133.79	118.03	188.87	167.88
46	94.43	89.18	136.39	120.67	191.50	170.51
47	97.04	89.18	139.02	123.29	194.11	173.14
48	97.04	89.18	141.64	125.92	196.73	178.37
49	102.30	91.81	141.64	125.92	196.73	178.37
50	102.30	94.43	146.90	133.79	204.60	183.61
51	102.30	94.43	149.52	136.39	204.60	183.61
52	104.93	97.04	152.15	141.64	209.86	191.50
53	110.17	99.68	165.26	149.52	217.72	196.73
54	115.40	102.30	173.14	157.38	228.20	204.60
55	123.29	112.80	186.25	167.88	236.09	215.10
56	125.92	115.40	194.11	175.74	243.95	220.33
57	139.02	120.67	212.48	191.50	262.31	236.09
58	146.90	128.53	222.96	207.22	280.67	251.83
59	162.62	144.28	238.70	215.10	293.78	264.94
60	173.14	160.01	259.68	233.46	314.77	285.91
61	188.87	170.51	272.80	246.56	338.36	309.53
62	209.86	188.87	293.78	264.94	359.35	325.26
63	220.33	201.97	317.41	285.91	382.98	348.88
64	236.09	215.10	343.63	309.53	403.94	367.24
65	249.19	228.20	367.24	330.52	432.82	390.84
66	270.18	249.19	396.10	359.35	456.42	414.46
67	293.78	267.55	427.57	385.60	493.15	451.18
68	325.26	296.42	466.91	419.70	537.74	487.90
69	361.99	330.52	514.14	464.28	587.57	532.49
70	406.58	369.86	558.73	508.87	640.03	577.08
71	445.92	411.83	608.56	550.85	697.75	632.17
72	498.40	453.80	668.89	608.56	760.70	684.64
73	548.22	501.02	734.47	668.89	826.28	750.20
74	603.32	548.22	810.53	734.47	899.72	818.40
75	666.25	600.68	891.86	807.92	973.19	889.24
76	729.22	661.02	973.19	883.98	1,059.72	967.92
77	813.16	734.47	1,067.60	970.55	1,148.93	1,051.87
78	894.48	810.53	1,159.40	1,051.87	1,238.11	1,133.18
79	981.04	891.86	1,251.22	1,135.81	1,329.91	1,209.25
80	1,078.09	983.66	1,345.66	1,224.98	1,424.35	1,293.19
81	1,180.39	1,083.35	1,453.19	1,319.42	1,526.65	1,384.99
82	1,298.44	1,193.52	1,573.86	1,432.22	1,644.68	1,487.29
83	1,429.58	1,311.55	1,712.88	1,560.74	1,773.23	1,602.72
84	1,579.10	1,447.94	1,878.14	1,710.26	1,925.35	1,744.37
85	1,720.76	1,581.73	2,048.65	1,859.77	2,101.12	1,899.12
86	1,878.14	1,723.38	2,232.26	2,027.66	2,287.34	2,069.63
87	2,048.65	1,880.76	2,434.24	2,211.28	2,494.57	2,255.87
88	2,232.26	2,051.27	2,654.57	2,408.02	2,720.15	2,457.84
89	2,434.24	2,234.88	2,893.28	2,625.73	2,961.47	2,680.81
90	2,654.57	2,436.85	3,150.35	2,864.42	3,229.06	2,919.53
91	2,893.28	2,657.21	3,436.26	3,121.50	3,522.83	3,184.45
92	3,150.35	2,895.90	3,745.79	3,404.80	3,837.61	3,472.99
93	3,436.26	3,155.59	4,081.56	3,709.07	4,181.22	3,785.14
94	3,745.79	3,438.89	4,448.80	4,042.21	4,556.33	4,123.52

Appendix B

Genworth Life Insurance Company
20% Increase to Current-Year Premiums
Applies to policies issued before or on 09/15/2002

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

Individual

1095 x Daily Maximum

	No BIO		5% Simple BIO		5% Compound BIO	
Age	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP
18-24	86.57	78.70	123.29	115.40	178.37	165.26
25-29	91.81	86.57	136.39	123.29	191.50	178.37
30-34	97.04	91.81	144.28	136.39	207.22	191.50
35-39	104.93	97.04	160.01	144.28	225.59	207.22
40-45	115.40	104.93	170.51	160.01	238.70	225.59
46	125.92	110.17	173.14	162.62	243.95	228.20
47	133.79	112.80	178.37	165.26	251.83	230.84
48	133.79	112.80	178.37	165.26	254.45	233.46
49	133.79	112.80	180.98	167.88	257.08	236.09
50	136.39	115.40	186.25	173.14	259.68	238.70
51	139.02	120.67	188.87	175.74	262.31	241.32
52	144.28	120.67	196.73	183.61	270.18	251.83
53	146.90	123.29	207.22	191.50	278.06	257.08
54	152.15	128.53	220.33	204.60	288.54	264.94
55	162.62	139.02	236.09	215.10	304.28	272.80
56	170.51	146.90	246.56	228.20	314.77	288.54
57	186.25	160.01	264.94	243.95	333.13	306.90
58	196.73	167.88	285.91	262.31	354.12	317.41
59	215.10	183.61	306.90	280.67	377.72	341.00
60	233.46	196.73	325.26	296.42	403.94	364.61
61	246.56	215.10	354.12	317.41	432.82	390.84
62	267.55	228.20	380.34	343.63	456.42	414.46
63	288.54	249.19	403.94	369.86	487.90	443.29
64	309.53	264.94	435.44	396.10	514.14	466.91
65	330.52	283.30	461.68	422.32	548.22	501.02
66	356.75	304.28	501.02	459.05	579.72	529.86
67	388.22	333.13	540.37	498.40	624.31	566.59
68	430.19	367.24	595.44	542.99	679.38	621.67
69	480.04	409.21	653.15	598.07	744.96	682.01
70	532.49	459.05	718.73	658.40	818.40	747.59
71	592.82	508.87	789.56	723.98	891.86	815.78
72	661.02	566.59	868.26	792.17	975.79	894.48
73	729.22	624.31	952.20	868.26	1,062.36	975.79
74	807.92	692.50	1,041.37	952.20	1,159.40	1,064.99
75	894.48	765.95	1,141.04	1,041.37	1,264.33	1,156.80
76	983.66	839.39	1,243.34	1,135.81	1,364.00	1,253.84
77	1,093.84	936.44	1,369.26	1,251.22	1,497.80	1,371.89
78	1,206.62	1,028.26	1,487.29	1,364.00	1,615.84	1,482.06
79	1,314.18	1,127.94	1,613.21	1,482.06	1,736.48	1,594.85
80	1,434.84	1,232.86	1,749.61	1,605.34	1,867.64	1,712.88
81	1,573.86	1,350.90	1,896.52	1,744.37	2,011.92	1,844.04
82	1,726.01	1,484.69	2,061.76	1,896.52	2,171.93	1,988.32
83	1,904.38	1,636.81	2,248.00	2,069.63	2,352.92	2,156.20
84	2,108.96	1,812.58	2,465.72	2,271.61	2,557.52	2,345.05
85	2,300.46	1,975.20	2,686.06	2,476.20	2,788.37	2,554.90
86	2,505.07	2,153.58	2,927.39	2,699.16	3,040.18	2,785.73
87	2,728.03	2,347.67	3,189.70	2,943.12	3,315.60	3,037.56
88	2,974.60	2,557.52	3,478.24	3,208.07	3,614.64	3,312.98
89	3,239.53	2,788.37	3,790.38	3,496.60	3,939.90	3,609.40
90	3,530.71	3,040.18	4,131.38	3,813.98	4,294.01	3,932.03
91	3,845.47	3,315.60	4,503.86	4,157.62	4,682.24	4,288.78
92	4,194.34	3,614.64	4,910.45	4,530.10	5,104.57	4,674.37
93	4,569.44	3,939.90	5,351.14	4,936.68	5,563.62	5,094.06
94	4,981.27	4,294.01	5,833.78	5,382.60	6,064.61	5,553.11

Appendix B

Genworth Life Insurance Company
20% Increase to Current-Year Premiums
Applies to policies issued before or on 09/15/2002

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

Individual

1460 x Daily Maximum

	No BIO		5% Simple BIO		5% Compound BIO	
Age	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP
18-24	94.43	89.18	144.28	136.39	204.60	191.50
25-29	102.30	94.43	154.75	144.28	220.33	207.22
30-34	112.80	102.30	167.88	160.01	236.09	225.59
35-39	120.67	110.17	180.98	170.51	257.08	238.70
40-45	133.79	118.03	194.11	183.61	278.06	259.68
46	133.79	118.03	196.73	188.87	280.67	262.31
47	136.39	120.67	201.97	191.50	285.91	267.55
48	139.02	123.29	204.60	194.11	288.54	275.44
49	139.02	123.29	207.22	194.11	288.54	275.44
50	141.64	128.53	212.48	199.36	293.78	280.67
51	144.28	128.53	215.10	204.60	304.28	283.30
52	149.52	136.39	228.20	212.48	306.90	285.91
53	157.38	144.28	238.70	220.33	317.41	296.42
54	165.26	149.52	246.56	230.84	333.13	309.53
55	173.14	162.62	264.94	243.95	341.00	314.77
56	183.61	167.88	283.30	262.31	359.35	330.52
57	194.11	183.61	304.28	280.67	380.34	348.88
58	212.48	194.11	320.02	296.42	401.33	364.61
59	228.20	209.86	343.63	317.41	430.19	390.84
60	241.32	220.33	377.72	343.63	459.05	419.70
61	262.31	241.32	403.94	367.24	487.90	451.18
62	285.91	262.31	432.82	401.33	527.24	480.04
63	304.28	275.44	464.28	427.57	558.73	506.26
64	322.64	296.42	493.15	459.05	587.57	537.74
65	343.63	314.77	529.86	487.90	621.67	566.59
66	372.48	341.00	563.98	524.62	661.02	603.32
67	406.58	372.48	611.18	566.59	710.87	650.53
68	453.80	414.46	676.76	624.31	779.06	708.23
69	503.63	461.68	744.96	687.24	852.50	781.69
70	558.73	514.14	828.91	760.70	939.07	857.75
71	624.31	574.45	910.22	836.76	1,020.38	941.69
72	695.12	637.42	1,004.65	918.08	1,117.45	1,033.50
73	771.18	710.87	1,099.07	1,004.65	1,222.37	1,125.30
74	852.50	786.94	1,196.15	1,096.46	1,332.54	1,227.61
75	946.94	873.49	1,306.31	1,198.76	1,450.57	1,335.16
76	1,049.24	965.30	1,426.96	1,308.92	1,579.10	1,445.34
77	1,162.03	1,067.60	1,568.63	1,442.71	1,726.01	1,584.35
78	1,277.45	1,175.16	1,710.26	1,573.86	1,865.03	1,712.88
79	1,395.49	1,287.95	1,854.54	1,710.26	2,011.92	1,846.66
80	1,521.41	1,398.12	2,014.55	1,857.16	2,169.30	1,990.93
81	1,663.04	1,529.27	2,192.92	2,025.04	2,331.94	2,148.31
82	1,825.69	1,681.42	2,387.03	2,206.03	2,523.42	2,324.08
83	2,011.92	1,851.92	2,607.36	2,410.62	2,738.51	2,523.42
84	2,234.88	2,056.51	2,856.56	2,644.09	2,982.46	2,746.39
85	2,436.85	2,240.12	3,113.62	2,880.18	3,250.02	2,995.58
86	2,657.21	2,444.74	3,394.28	3,142.49	3,541.19	3,265.76
87	2,895.90	2,665.08	3,698.58	3,423.16	3,861.22	3,562.18
88	3,155.59	2,906.40	4,031.70	3,735.30	4,210.09	3,879.56
89	3,438.89	3,168.71	4,393.70	4,071.05	4,590.43	4,225.82
90	3,748.40	3,452.02	4,789.79	4,435.68	5,002.26	4,608.79
91	4,086.80	3,761.52	5,219.98	4,834.38	5,453.42	5,023.25
92	4,456.66	4,099.92	5,686.90	5,267.20	5,943.96	5,474.41
93	4,855.37	4,469.76	6,198.41	5,739.36	6,479.06	5,970.19
94	5,293.43	4,871.10	6,759.73	6,256.10	7,064.02	6,505.31

Appendix B

Genworth Life Insurance Company
20% Increase to Current-Year Premiums
Applies to policies issued before or on 09/15/2002

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

Individual

2190 x Daily Maximum

	No BIO		5% Simple BIO		5% Compound BIO	
Age	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP
18-24	115.40	110.17	170.51	160.01	238.70	228.20
25-29	123.29	118.03	183.61	170.51	259.68	243.95
30-34	136.39	125.92	201.97	183.61	280.67	262.31
35-39	144.28	139.02	217.72	201.97	304.28	283.30
40-45	160.01	146.90	233.46	217.72	325.26	306.90
46	162.62	149.52	238.70	220.33	333.13	312.14
47	165.26	154.75	243.95	225.59	338.36	314.77
48	167.88	154.75	249.19	230.84	343.63	322.64
49	170.51	160.01	254.45	233.46	346.25	322.64
50	173.14	160.01	259.68	238.70	351.49	330.52
51	175.74	162.62	264.94	246.56	359.35	335.76
52	180.98	167.88	272.80	254.45	372.48	348.88
53	188.87	173.14	288.54	267.55	382.98	356.75
54	196.73	186.25	304.28	285.91	398.71	372.48
55	212.48	196.73	325.26	306.90	414.46	388.22
56	222.96	209.86	343.63	320.02	435.44	406.58
57	238.70	220.33	367.24	343.63	461.68	430.19
58	257.08	238.70	396.10	367.24	487.90	456.42
59	272.80	257.08	427.57	401.33	522.00	482.64
60	293.78	270.18	456.42	427.57	556.09	516.76
61	317.41	291.17	487.90	456.42	595.44	550.85
62	341.00	314.77	524.62	487.90	632.17	590.20
63	364.61	338.36	553.48	522.00	676.76	629.54
64	393.47	364.61	587.57	548.22	721.36	671.52
65	419.70	390.84	621.67	579.72	765.95	710.87
66	456.42	422.32	661.02	619.06	818.40	760.70
67	498.40	459.05	718.73	671.52	878.74	818.40
68	556.09	514.14	800.05	744.96	960.06	894.48
69	613.80	571.84	891.86	828.91	1,046.62	970.55
70	682.01	634.79	996.78	928.57	1,143.67	1,062.36
71	758.08	705.61	1,109.58	1,030.88	1,243.34	1,151.54
72	847.27	786.94	1,224.98	1,141.04	1,356.14	1,256.46
73	939.07	865.63	1,340.41	1,243.34	1,474.18	1,369.26
74	1,038.76	962.68	1,466.30	1,356.14	1,610.58	1,495.16
75	1,146.29	1,057.10	1,600.09	1,487.29	1,752.24	1,628.96
76	1,261.73	1,164.65	1,741.74	1,615.84	1,899.12	1,767.97
77	1,395.49	1,293.19	1,906.99	1,773.23	2,074.88	1,933.22
78	1,524.04	1,411.24	2,077.50	1,933.22	2,237.51	2,090.62
79	1,655.18	1,537.14	2,248.00	2,095.86	2,408.02	2,245.39
80	1,791.59	1,663.04	2,434.24	2,271.61	2,589.00	2,410.62
81	1,948.97	1,812.58	2,636.22	2,463.10	2,777.86	2,594.24
82	2,132.59	1,983.07	2,867.05	2,683.44	2,998.21	2,801.47
83	2,342.44	2,179.81	3,129.36	2,927.39	3,244.78	3,029.69
84	2,594.24	2,410.62	3,433.63	3,210.67	3,528.07	3,297.24
85	2,827.70	2,630.98	3,740.56	3,499.21	3,842.86	3,593.65
86	3,082.15	2,867.05	4,078.93	3,816.62	4,189.10	3,918.91
87	3,360.20	3,126.73	4,446.16	4,160.24	4,566.83	4,273.02
88	3,661.86	3,407.41	4,844.88	4,535.34	4,976.03	4,656.01
89	3,992.36	3,711.70	5,282.93	4,944.55	5,424.58	5,075.70
90	4,351.73	4,047.46	5,760.35	5,385.23	5,912.46	5,529.50
91	4,742.58	4,412.06	6,277.09	5,870.52	6,444.97	6,027.90
92	5,170.15	4,810.76	6,843.67	6,397.75	7,024.67	6,573.50
93	5,634.43	5,246.21	7,457.48	6,974.83	7,656.83	7,166.32
94	6,143.30	5,715.73	8,128.99	7,604.38	8,344.10	7,814.22

Appendix B

Genworth Life Insurance Company
20% Increase to Current-Year Premiums
Applies to policies issued before or on 09/15/2002

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

Individual

Unlimited

	No BIO		5% Simple BIO		5% Compound BIO	
Age	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP
18-24	185.03	170.80	277.55	249.10	377.18	352.28
25-29	195.71	188.59	298.90	273.98	409.20	380.74
30-34	217.06	199.27	320.26	295.36	437.68	412.76
35-39	231.29	220.61	348.72	316.68	473.27	441.24
40-45	249.10	234.85	377.18	345.16	512.40	476.81
46	259.76	241.98	384.31	348.72	519.50	487.49
47	263.32	245.52	387.86	352.28	533.75	498.17
48	263.32	249.10	394.98	359.38	540.86	505.27
49	266.88	256.19	402.11	362.94	544.42	508.84
50	277.55	256.19	412.76	377.18	555.10	519.50
51	281.11	266.88	423.43	387.86	565.78	526.63
52	295.36	277.55	441.24	402.11	583.56	547.99
53	302.45	284.66	462.58	427.01	608.46	569.32
54	320.26	298.90	491.05	455.46	629.81	590.68
55	334.49	316.68	523.07	487.49	661.84	619.15
56	359.38	334.49	558.65	523.07	700.98	654.72
57	387.86	359.38	594.22	558.65	743.69	690.31
58	402.11	380.74	636.94	604.92	786.38	736.56
59	441.24	412.76	683.18	647.59	832.66	779.27
60	466.14	430.55	725.90	690.31	882.46	825.53
61	505.27	466.14	782.83	747.23	942.96	882.46
62	544.42	505.27	832.66	789.94	1,007.00	942.96
63	587.14	547.99	878.90	832.66	1,078.18	1,014.11
64	626.26	583.56	921.60	875.33	1,149.34	1,085.28
65	679.63	629.81	971.42	914.47	1,227.61	1,163.57
66	733.02	686.76	1,028.35	964.30	1,320.12	1,248.96
67	800.62	754.34	1,120.87	1,049.70	1,423.32	1,345.03
68	889.57	832.66	1,245.40	1,174.24	1,544.30	1,455.35
69	985.66	925.15	1,401.97	1,316.58	1,683.08	1,579.88
70	1,103.06	1,028.35	1,583.45	1,487.38	1,832.53	1,707.98
71	1,213.37	1,135.09	1,764.91	1,658.16	1,981.96	1,843.20
72	1,345.03	1,259.64	1,953.52	1,832.53	2,163.46	2,010.44
73	1,494.49	1,394.84	2,149.21	2,014.00	2,348.47	2,184.79
74	1,647.50	1,533.62	2,352.04	2,202.58	2,554.86	2,384.06
75	1,825.42	1,686.65	2,565.53	2,394.73	2,779.03	2,608.25
76	2,003.33	1,861.00	2,793.25	2,611.80	3,017.45	2,839.52
77	2,209.69	2,049.56	3,056.59	2,857.32	3,287.88	3,099.26
78	2,398.31	2,231.05	3,316.32	3,102.84	3,540.52	3,341.24
79	2,590.44	2,419.64	3,583.20	3,359.03	3,803.82	3,586.78
80	2,800.37	2,618.92	3,867.85	3,636.58	4,070.69	3,839.41
81	3,035.23	2,843.09	4,177.45	3,939.04	4,373.15	4,120.51
82	3,305.66	3,099.26	4,540.38	4,284.20	4,711.19	4,440.76
83	3,625.91	3,405.29	4,956.71	4,675.61	5,088.37	4,800.16
84	4,003.08	3,754.01	5,437.08	5,127.50	5,529.60	5,216.46
85	4,369.60	4,092.05	5,928.12	5,590.08	6,027.76	5,689.73
86	4,761.01	4,458.54	6,461.87	6,091.79	6,568.62	6,198.54
87	5,191.56	4,857.07	7,045.43	6,639.78	7,159.30	6,757.21
88	5,657.70	5,298.31	7,682.38	7,241.12	7,806.90	7,365.68
89	6,170.10	5,771.57	8,372.68	7,888.74	8,511.43	8,031.07
90	6,725.18	6,294.62	9,123.48	8,600.39	9,280.06	8,749.86
91	7,330.09	6,860.40	9,941.88	9,372.55	10,109.11	9,536.24
92	7,991.93	7,479.53	10,838.57	10,215.86	11,020.04	10,393.78
93	8,710.72	8,155.60	11,813.56	11,137.46	12,016.37	11,333.17
94	9,493.55	8,888.63	12,877.48	12,140.90	13,094.54	12,350.86

Appendix B

Genworth Life Insurance Company
20% Increase to Current-Year Premiums
Applies to policies issued before or on 09/15/2002

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

Joint

1095 x Daily Maximum

	No BIO		5% Simple BIO		5% Compound BIO	
Age	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP
18-24	57.71	52.45	83.94	78.70	120.67	110.17
25-29	62.95	57.71	91.81	83.94	128.53	120.67
30-34	65.58	62.95	97.04	91.81	139.02	128.53
35-39	70.82	65.58	107.56	97.04	152.15	139.02
40-45	78.70	70.82	115.40	107.56	160.01	152.15
46	83.94	73.44	118.03	107.56	165.26	154.75
47	86.57	76.06	120.67	110.17	170.51	154.75
48	86.57	76.06	120.67	112.80	170.51	157.38
49	89.18	76.06	123.29	112.80	173.14	160.01
50	91.81	78.70	125.92	118.03	175.74	160.01
51	91.81	81.32	128.53	118.03	178.37	162.62
52	94.43	81.32	133.79	123.29	183.61	170.51
53	99.68	83.94	139.02	128.53	188.87	173.14
54	102.30	86.57	149.52	139.02	194.11	178.37
55	110.17	94.43	160.01	144.28	204.60	183.61
56	112.80	99.68	165.26	154.75	212.48	194.11
57	125.92	107.56	178.37	165.26	225.59	207.22
58	133.79	112.80	194.11	178.37	238.70	215.10
59	144.28	123.29	207.22	188.87	254.45	230.84
60	157.38	133.79	220.33	199.36	272.80	246.56
61	165.26	144.28	238.70	215.10	291.17	264.94
62	180.98	154.75	257.08	230.84	306.90	280.67
63	194.11	167.88	272.80	249.19	330.52	299.03
64	209.86	178.37	293.78	267.55	346.25	314.77
65	222.96	191.50	312.14	285.91	369.86	338.36
66	241.32	204.60	338.36	309.53	390.84	356.75
67	262.31	225.59	364.61	335.76	422.32	382.98
68	291.17	249.19	401.33	367.24	459.05	419.70
69	325.26	275.44	440.69	403.94	503.63	461.68
70	359.35	309.53	485.27	443.29	553.48	503.63
71	401.33	343.63	532.49	487.90	603.32	550.85
72	445.92	382.98	584.96	535.10	658.40	603.32
73	493.15	422.32	642.66	584.96	716.11	658.40
74	545.60	466.91	703.00	642.66	781.69	718.73
75	603.32	516.76	771.18	703.00	852.50	781.69
76	663.65	566.59	839.39	765.95	920.71	847.27
77	737.10	632.17	923.33	844.64	1,009.90	925.96
78	815.78	695.12	1,004.65	920.71	1,091.22	999.41
79	886.62	760.70	1,088.59	999.41	1,172.53	1,075.48
80	967.92	831.52	1,180.39	1,083.35	1,261.73	1,156.80
81	1,062.36	912.85	1,280.09	1,177.78	1,358.77	1,245.97
82	1,164.65	1,002.02	1,392.88	1,280.09	1,466.30	1,343.02
83	1,285.32	1,104.34	1,516.15	1,398.12	1,586.99	1,455.83
84	1,424.35	1,222.37	1,665.67	1,534.51	1,726.01	1,581.73
85	1,552.87	1,332.54	1,812.58	1,670.90	1,883.39	1,723.38
86	1,691.89	1,453.19	1,975.20	1,823.05	2,051.27	1,880.76
87	1,841.41	1,584.35	2,153.58	1,985.69	2,237.51	2,051.27
88	2,006.68	1,726.01	2,347.67	2,166.68	2,439.49	2,237.51
89	2,187.66	1,883.39	2,557.52	2,360.80	2,659.82	2,436.85
90	2,384.40	2,051.27	2,788.37	2,573.28	2,898.54	2,654.57
91	2,596.87	2,237.51	3,040.18	2,806.72	3,160.85	2,895.90
92	2,830.32	2,439.49	3,315.60	3,058.55	3,446.76	3,155.59
93	3,084.78	2,659.82	3,612.01	3,331.33	3,756.29	3,438.89
94	3,362.82	2,898.54	3,937.28	3,633.00	4,094.66	3,748.40

Appendix B

Genworth Life Insurance Company
20% Increase to Current-Year Premiums
Applies to policies issued before or on 09/15/2002

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

Joint

1460 x Daily Maximum

	No BIO		5% Simple BIO		5% Compound BIO	
Age	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP
18-24	62.95	57.71	86.57	81.32	128.53	112.80
25-29	70.82	60.34	94.43	86.57	136.39	125.92
30-34	78.70	68.21	104.93	94.43	149.52	133.79
35-39	81.32	73.44	110.17	102.30	160.01	141.64
40-45	86.57	78.70	123.29	110.17	173.14	154.75
46	86.57	81.32	125.92	110.17	175.74	157.38
47	89.18	81.32	128.53	112.80	178.37	160.01
48	89.18	81.32	131.16	115.40	180.98	165.26
49	94.43	83.94	131.16	115.40	180.98	165.26
50	94.43	86.57	136.39	123.29	188.87	170.51
51	94.43	86.57	139.02	125.92	188.87	170.51
52	97.04	89.18	141.64	131.16	194.11	175.74
53	102.30	91.81	152.15	139.02	201.97	180.98
54	107.56	94.43	160.01	144.28	209.86	188.87
55	112.80	104.93	170.51	154.75	217.72	199.36
56	115.40	107.56	178.37	162.62	225.59	201.97
57	128.53	110.17	196.73	175.74	241.32	217.72
58	136.39	118.03	204.60	191.50	259.68	233.46
59	149.52	133.79	220.33	199.36	270.18	243.95
60	160.01	146.90	238.70	215.10	291.17	264.94
61	173.14	157.38	251.83	228.20	312.14	285.91
62	194.11	173.14	270.18	243.95	330.52	299.03
63	201.97	186.25	293.78	264.94	354.12	322.64
64	217.72	199.36	317.41	285.91	372.48	338.36
65	230.84	209.86	338.36	304.28	398.71	359.35
66	249.19	230.84	364.61	330.52	422.32	382.98
67	270.18	246.56	393.47	356.75	453.80	417.07
68	299.03	272.80	430.19	388.22	495.77	451.18
69	333.13	304.28	474.79	427.57	542.99	490.51
70	375.11	341.00	514.14	469.52	590.20	532.49
71	411.83	380.34	561.35	508.87	642.66	582.34
72	459.05	419.70	616.43	561.35	703.00	632.17
73	506.26	461.68	676.76	616.43	763.33	692.50
74	556.09	506.26	747.59	676.76	828.91	755.46
75	613.80	553.48	823.66	744.96	897.10	821.04
76	671.52	608.56	897.10	815.78	978.42	891.86
77	750.20	676.76	983.66	894.48	1,059.72	970.55
78	826.28	747.59	1,070.23	970.55	1,141.04	1,046.62
79	904.97	823.66	1,154.17	1,046.62	1,227.61	1,114.82
80	994.14	907.61	1,240.74	1,130.57	1,314.18	1,193.52
81	1,088.59	999.41	1,340.41	1,217.12	1,408.60	1,277.45
82	1,198.76	1,101.70	1,453.19	1,322.03	1,516.15	1,371.89
83	1,319.42	1,209.25	1,579.10	1,440.08	1,636.81	1,479.43
84	1,455.83	1,335.16	1,733.87	1,576.49	1,775.83	1,607.98
85	1,586.99	1,458.46	1,888.63	1,715.50	1,938.47	1,752.24
86	1,733.87	1,589.62	2,059.14	1,870.28	2,108.96	1,909.62
87	1,888.63	1,733.87	2,245.39	2,040.77	2,300.46	2,080.13
88	2,059.14	1,891.27	2,449.97	2,221.78	2,510.32	2,266.36
89	2,245.39	2,061.76	2,670.32	2,421.13	2,733.28	2,473.58
90	2,449.97	2,248.00	2,906.40	2,641.46	2,979.85	2,693.93
91	2,670.32	2,449.97	3,168.71	2,880.18	3,250.02	2,937.88
92	2,906.40	2,670.32	3,454.62	3,139.86	3,541.19	3,202.82
93	3,168.71	2,911.64	3,764.15	3,420.52	3,855.96	3,491.36
94	3,454.62	3,171.32	4,105.16	3,730.06	4,202.21	3,803.50

Appendix B

Genworth Life Insurance Company
20% Increase to Current-Year Premiums
Applies to policies issued before or on 09/15/2002

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

Joint

2190 x Daily Maximum

	No BIO		5% Simple BIO		5% Compound BIO	
Age	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP
18-24	73.44	68.21	107.56	99.68	154.75	144.28
25-29	78.70	73.44	118.03	107.56	167.88	154.75
30-34	83.94	78.70	125.92	118.03	180.98	167.88
35-39	91.81	83.94	139.02	125.92	196.73	180.98
40-45	99.68	91.81	149.52	139.02	207.22	196.73
46	104.93	91.81	149.52	141.64	212.48	199.36
47	107.56	97.04	154.75	144.28	220.33	201.97
48	107.56	97.04	154.75	144.28	220.33	201.97
49	107.56	97.04	157.38	146.90	222.96	204.60
50	110.17	99.68	162.62	149.52	225.59	207.22
51	112.80	99.68	165.26	152.15	228.20	209.86
52	118.03	104.93	170.51	160.01	236.09	220.33
53	123.29	107.56	180.98	167.88	241.32	222.96
54	131.16	112.80	191.50	178.37	251.83	230.84
55	133.79	120.67	204.60	186.25	264.94	236.09
56	141.64	128.53	215.10	199.36	272.80	251.83
57	149.52	139.02	230.84	212.48	288.54	267.55
58	170.51	146.90	249.19	228.20	306.90	275.44
59	175.74	160.01	267.55	243.95	327.89	296.42
60	186.25	170.51	283.30	257.08	351.49	317.41
61	204.60	186.25	306.90	275.44	377.72	341.00
62	222.96	199.36	330.52	299.03	396.10	359.35
63	236.09	217.72	351.49	322.64	424.93	385.60
64	251.83	230.84	377.72	343.63	448.56	406.58
65	267.55	246.56	401.33	367.24	477.41	435.44
66	288.54	264.94	435.44	398.71	503.63	461.68
67	317.41	288.54	469.52	432.82	542.99	493.15
68	351.49	320.02	516.76	472.16	590.20	540.37
69	390.84	356.75	569.21	519.38	647.90	592.82
70	432.82	398.71	624.31	571.84	710.87	650.53
71	485.27	443.29	687.24	629.54	776.45	710.87
72	540.37	493.15	755.46	689.88	849.89	779.06
73	598.07	542.99	828.91	755.46	923.33	849.89
74	663.65	603.32	904.97	828.91	1,009.90	925.96
75	734.47	666.25	991.54	904.97	1,099.07	1,007.27
76	815.78	729.22	1,080.71	988.91	1,185.64	1,091.22
77	902.34	815.78	1,190.88	1,088.59	1,303.68	1,193.52
78	991.54	894.48	1,293.19	1,185.64	1,405.98	1,290.56
79	1,083.35	981.04	1,403.36	1,290.56	1,510.91	1,387.61
80	1,180.39	1,072.85	1,521.41	1,395.49	1,623.70	1,489.92
81	1,290.56	1,175.16	1,649.92	1,518.77	1,749.61	1,605.34
82	1,419.11	1,290.56	1,794.19	1,649.92	1,888.63	1,728.62
83	1,563.38	1,424.35	1,956.85	1,799.45	2,046.02	1,875.53
84	1,736.48	1,576.49	2,145.70	1,975.20	2,224.40	2,040.77
85	1,891.27	1,718.14	2,337.19	2,153.58	2,426.38	2,221.78
86	2,064.37	1,872.90	2,547.05	2,347.67	2,644.09	2,423.75
87	2,250.62	2,043.38	2,775.25	2,560.15	2,885.41	2,641.46
88	2,449.97	2,224.40	3,027.05	2,790.98	3,145.10	2,882.78
89	2,670.32	2,426.38	3,297.24	3,042.80	3,428.40	3,139.86
90	2,911.64	2,644.09	3,593.65	3,318.23	3,735.30	3,420.52
91	3,173.95	2,885.41	3,918.91	3,617.24	4,073.68	3,730.06
92	3,462.49	3,145.10	4,273.02	3,939.90	4,440.91	4,065.82
93	3,769.39	3,428.40	4,656.01	4,294.01	4,839.62	4,433.05
94	4,113.02	3,735.30	5,075.70	4,682.24	5,275.07	4,831.75

Appendix B

Genworth Life Insurance Company
20% Increase to Current-Year Premiums
Applies to policies issued before or on 09/15/2002

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

Joint

2920 x Daily Maximum

	No BIO		5% Simple BIO		5% Compound BIO	
Age	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP
18-24	76.06	73.44	118.03	112.80	167.88	157.38
25-29	83.94	76.06	125.92	118.03	180.98	170.51
30-34	91.81	83.94	136.39	131.16	194.11	183.61
35-39	99.68	89.18	146.90	139.02	209.86	194.11
40-45	110.17	97.04	157.38	149.52	228.20	212.48
46	110.17	97.04	160.01	154.75	228.20	215.10
47	112.80	99.68	165.26	157.38	233.46	217.72
48	112.80	99.68	167.88	157.38	236.09	225.59
49	112.80	99.68	170.51	157.38	236.09	225.59
50	115.40	104.93	173.14	162.62	241.32	228.20
51	118.03	104.93	175.74	167.88	249.19	230.84
52	123.29	112.80	186.25	173.14	251.83	233.46
53	128.53	118.03	194.11	180.98	259.68	241.32
54	136.39	123.29	201.97	188.87	272.80	251.83
55	141.64	133.79	217.72	199.36	278.06	257.08
56	149.52	136.39	230.84	215.10	293.78	270.18
57	157.38	149.52	249.19	228.20	312.14	285.91
58	173.14	157.38	262.31	241.32	327.89	299.03
59	186.25	170.51	280.67	259.68	351.49	320.02
60	196.73	180.98	309.53	280.67	375.11	343.63
61	215.10	196.73	330.52	299.03	398.71	369.86
62	233.46	215.10	354.12	327.89	430.19	393.47
63	249.19	225.59	380.34	348.88	456.42	414.46
64	264.94	241.32	403.94	375.11	480.04	440.69
65	280.67	257.08	432.82	398.71	508.87	464.28
66	304.28	278.06	461.68	430.19	540.37	493.15
67	333.13	304.28	498.40	464.28	582.34	532.49
68	369.86	338.36	553.48	511.50	637.42	579.72
69	411.83	377.72	608.56	561.35	697.75	640.03
70	456.42	419.70	676.76	621.67	768.58	700.37
71	511.50	469.52	744.96	684.64	834.14	768.58
72	569.21	522.00	821.04	750.20	912.85	844.64
73	629.54	582.34	899.72	821.04	999.41	920.71
74	697.75	642.66	978.42	897.10	1,088.59	1,004.65
75	773.81	713.48	1,067.60	981.04	1,185.64	1,091.22
76	857.75	789.56	1,167.28	1,070.23	1,290.56	1,180.39
77	949.56	873.49	1,282.69	1,180.39	1,411.24	1,295.81
78	1,044.00	960.06	1,398.12	1,287.95	1,524.04	1,400.74
79	1,141.04	1,051.87	1,516.15	1,398.12	1,644.68	1,510.91
80	1,243.34	1,143.67	1,647.31	1,518.77	1,773.23	1,626.32
81	1,358.77	1,251.22	1,791.59	1,655.18	1,906.99	1,757.47
82	1,492.54	1,374.50	1,951.58	1,804.70	2,061.76	1,899.12
83	1,644.68	1,513.52	2,132.59	1,969.96	2,237.51	2,061.76
84	1,828.31	1,681.42	2,334.56	2,161.44	2,436.85	2,245.39
85	1,990.93	1,830.94	2,544.41	2,355.55	2,657.21	2,449.97
86	2,171.93	1,998.79	2,775.25	2,568.01	2,895.90	2,670.32
87	2,368.66	2,179.81	3,024.43	2,798.84	3,155.59	2,911.64
88	2,578.51	2,376.54	3,294.62	3,053.29	3,441.50	3,171.32
89	2,811.97	2,591.64	3,591.02	3,328.72	3,753.67	3,454.62
90	3,063.79	2,822.46	3,916.30	3,625.13	4,089.41	3,766.78
91	3,341.83	3,074.28	4,267.79	3,953.02	4,459.27	4,107.79
92	3,643.49	3,352.32	4,648.14	4,307.14	4,857.98	4,475.03
93	3,968.76	3,653.99	5,067.84	4,692.73	5,296.04	4,881.60
94	4,328.12	3,981.88	5,526.88	5,115.05	5,776.07	5,317.03

Appendix B

Genworth Life Insurance Company
20% Increase to Current-Year Premiums
Applies to policies issued before or on 09/15/2002

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

Joint

4380 x Daily Maximum

	No BIO		5% Simple BIO		5% Compound BIO	
Age	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP
18-24	94.43	89.18	139.02	128.53	194.11	183.61
25-29	99.68	94.43	149.52	139.02	209.86	196.73
30-34	110.17	102.30	162.62	149.52	228.20	212.48
35-39	118.03	112.80	175.74	162.62	246.56	228.20
40-45	128.53	118.03	188.87	175.74	262.31	249.19
46	131.16	120.67	194.11	178.37	270.18	251.83
47	133.79	125.92	196.73	183.61	272.80	254.45
48	136.39	125.92	201.97	186.25	278.06	262.31
49	139.02	128.53	207.22	188.87	280.67	262.31
50	139.02	128.53	209.86	194.11	285.91	267.55
51	141.64	131.16	215.10	199.36	291.17	272.80
52	146.90	136.39	220.33	207.22	301.66	283.30
53	152.15	139.02	233.46	217.72	309.53	288.54
54	160.01	152.15	246.56	230.84	322.64	301.66
55	173.14	160.01	262.31	249.19	335.76	314.77
56	180.98	170.51	278.06	259.68	351.49	330.52
57	194.11	178.37	296.42	278.06	375.11	348.88
58	207.22	194.11	320.02	296.42	396.10	369.86
59	220.33	207.22	346.25	325.26	422.32	390.84
60	238.70	217.72	369.86	346.25	451.18	419.70
61	257.08	236.09	396.10	369.86	482.64	445.92
62	275.44	254.45	424.93	396.10	511.50	477.41
63	296.42	272.80	448.56	422.32	548.22	508.87
64	320.02	296.42	474.79	443.29	584.96	542.99
65	341.00	317.41	503.63	469.52	621.67	577.08
66	369.86	341.00	535.10	501.02	663.65	616.43
67	403.94	372.48	582.34	542.99	710.87	663.65
68	451.18	417.07	647.90	603.32	776.45	723.98
69	498.40	464.28	721.36	671.52	847.27	786.94
70	553.48	514.14	807.92	752.82	925.96	860.38
71	613.80	571.84	899.72	834.14	1,007.27	933.84
72	687.24	637.42	991.54	923.33	1,099.07	1,017.77
73	760.70	700.37	1,085.96	1,007.27	1,193.52	1,109.58
74	842.03	779.06	1,188.26	1,099.07	1,303.68	1,211.87
75	928.57	855.13	1,295.81	1,204.00	1,419.11	1,319.42
76	1,023.01	944.32	1,411.24	1,308.92	1,537.14	1,432.22
77	1,130.57	1,046.62	1,545.01	1,437.47	1,681.42	1,566.00
78	1,235.50	1,143.67	1,684.03	1,566.00	1,812.58	1,694.53
79	1,340.41	1,245.97	1,820.42	1,697.15	1,951.58	1,817.81
80	1,450.57	1,348.27	1,972.57	1,838.80	2,095.86	1,951.58
81	1,579.10	1,468.93	2,135.21	1,996.19	2,250.62	2,101.12
82	1,728.62	1,605.34	2,321.45	2,174.54	2,429.00	2,268.98
83	1,896.52	1,765.36	2,533.92	2,371.27	2,628.35	2,455.22
84	2,101.12	1,951.58	2,780.48	2,599.50	2,856.56	2,670.32
85	2,289.97	2,129.95	3,029.69	2,835.59	3,113.62	2,911.64
86	2,497.19	2,321.45	3,305.11	3,092.63	3,394.28	3,173.95
87	2,722.79	2,533.92	3,601.52	3,370.69	3,698.58	3,459.86
88	2,966.74	2,759.50	3,924.18	3,672.35	4,031.70	3,772.03
89	3,234.29	3,006.08	4,278.29	4,005.48	4,393.70	4,110.40
90	3,525.44	3,278.88	4,666.49	4,362.23	4,789.79	4,477.64
91	3,840.23	3,572.66	5,083.58	4,755.70	5,219.98	4,881.60
92	4,189.10	3,897.94	5,542.63	5,183.26	5,689.50	5,324.90
93	4,564.20	4,249.43	6,041.00	5,650.15	6,201.01	5,804.94
94	4,976.03	4,629.78	6,583.99	6,159.06	6,759.73	6,329.56

Appendix C

Genworth Life Insurance Company
Current-Year Premiums
Stable Premium Option - Lifetime Guarantee
Applies to policies issued prior to 09/16/2002

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

Issue Age	Individual	Joint
18-24	101.47	87.94
25-29	111.62	94.71
30-34	118.38	101.47
35-39	125.15	108.23
40-44	135.29	118.38
45	135.29	118.38
46	142.06	118.38
47	145.44	125.15
48	145.44	125.15
49	145.44	125.15
50	148.82	128.53
51	155.59	128.53
52	155.59	135.29
53	158.97	138.68
54	165.73	145.44
55	179.26	155.59
56	189.41	165.73
57	206.32	179.26
58	216.47	189.41
59	236.76	206.32
60	253.67	219.85
61	277.35	240.14
62	294.26	257.06
63	321.32	280.73
64	341.61	297.64
65	365.29	317.94
66	392.35	341.61
67	429.55	372.06
68	473.53	412.64
69	527.64	460.00
70	591.91	514.11
71	656.17	571.61
72	730.58	635.88
73	804.99	700.14
74	892.93	777.93
75	987.64	859.11
76	1,082.34	940.29
77	1,207.49	1,051.90
78	1,325.87	1,153.37
79	1,454.40	1,264.99
80	1,589.69	1,383.37
81	1,741.90	1,515.28
82	1,914.39	1,664.10
83	2,110.57	1,836.60
84	2,337.18	2,032.78
85	2,546.89	2,215.42
86	2,776.89	2,414.98
87	3,027.18	2,634.83
88	3,297.76	2,868.21
89	3,595.41	3,128.65
90	3,920.11	3,409.38
91	4,275.25	3,720.55
92	4,660.84	4,055.40
93	5,080.25	4,420.69
94	5,536.86	4,816.43

State:	Pennsylvania	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 Choice_Round 7 (LR)		
Project Name/Number:	2020 Choice_Round 7 (LR)/2020 Choice_Round 7 (LR)		

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA Choice I LR Cover Letter 20201204.pdf
Item Status:	
Status Date:	

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

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	PA Choice I LR Confidential Memo 20201204.pdf PA Choice I LR Memo Exhibits 20201204.xlsx PA Choice I LR Additional Exhibits 20201204.pdf PA Choice I LR Additional Exhibits 20201204.xlsx
Item Status:	
Status Date:	

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

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

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

State: Pennsylvania
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice_Round 7 (LR)
Project Name/Number: 2020 Choice_Round 7 (LR)/2020 Choice_Round 7 (LR)
Filing Company: Genworth Life Insurance Company

Item Status:	
Status Date:	

Satisfied - Item:	Rate Table (A&H)
Comments:	Rates included on the Rate/Rule Schedule tab.
Attachment(s):	
Item Status:	
Status Date:	

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

Bypassed - Item:	Advertisement Compliance Certification
Bypass Reason:	N/A to this filing.
Attachment(s):	
Item Status:	
Status Date:	

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

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

Satisfied - Item:	Actuarial Memorandum (Public)
Comments:	
Attachment(s):	PA Choice I LR Public Memo 20201204.pdf
Item Status:	

State: Pennsylvania
Filing Company: Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice_Round 7 (LR)
Project Name/Number: 2020 Choice_Round 7 (LR)/2020 Choice_Round 7 (LR)

Status Date:	

Satisfied - Item:	Response Letter (3/1/21)
Comments:	
Attachment(s):	PA Choice I LR Objection 1 Response 20210225.pdf
Item Status:	
Status Date:	

State:	Pennsylvania	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 Choice_Round 7 (LR)		
Project Name/Number:	2020 Choice_Round 7 (LR)/2020 Choice_Round 7 (LR)		

Attachment PA Choice I LR Memo Exhibits 20201204.xlsx is not a PDF document and cannot be reproduced here.

Attachment PA Choice I LR Additional Exhibits 20201204.xlsx is not a PDF document and cannot be reproduced here.

6620 W Broad St
Richmond, VA 23230

12/04/2020

Pennsylvania Department of Insurance

RE: Genworth Life Insurance Company (GLIC)
Company NAIC No: 70025
SERFF Tracking No: GEFA-132634005
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 requests a premium rate increase of 86.7% for policies with lifetime benefits and 82% for policies with limited benefits on the above-mentioned policy forms. 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. GLIC has also invested in developing new alternatives that mitigate all or part of the proposed premium increase while still providing meaningful protection. One of these new alternatives, included in this filing for policy forms 7035 et al, is called the Lifetime Stable Premium Option. 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);
- Additional Exhibits (PDF and Excel versions);
- Alternative Options Supplemental Documents; and
- Current and Proposed Rate Schedules.

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

CONFIDENTIAL - GENWORTH ONLY

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,

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

CONFIDENTIAL - GENWORTH ONLY

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

Actuarial Memorandum
December 2020

CONFIDENTIAL

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, 2019.

	Lifetime Benefit	Limited Benefit	Total Lives
Issued Lives	1,643	4,459	6,102
Inforce Lives	1,159	2,872	4,031

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 2019 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.

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 submit the second round of MYRAP, requesting a premium rate increase of 72% for policies with lifetime benefits and 55% for policies with limited benefits, and continue to pursue any remainder of the rate increase not approved in prior filings.

2.2 Proposed Premium Rate Increase

In this filing, GLIC proposes a premium rate increase of 86.7% for policies with lifetime benefits and 82% 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.

Alternatively, the one-time actuarial equivalent rate increases to the second and third rounds of MYRAP, adjusted by any balance from prior filings, are 153% and 121%, for policyholders with lifetime and limited benefits respectively. GLIC is indifferent between accepting the one-time rate increases or the phased rate increase schedule over the next three to six years.

3. Justification of the Premium Rate Increase

From the time these policy forms were originally priced, GLIC has monitored and analyzed the impact of its experience on the projections and lifetime loss ratios. As new experience has emerged, GLIC has observed that it continued to unfold unfavorably and assumptions and methodologies have been adjusted to that effect. These updates have resulted in increases in the Disabled Life Reserves (DLR) and the continued need for premium rate increases.

A key driver for these increases has been lower than expected active life terminations. As voluntary lapse and active life mortality remained lower than anticipated, policyholders stayed in force longer to ages at which claims were more likely to occur.

In addition to policyholders persisting to longer policy durations and lower mortality rates, claim costs, driven by the combination of claim incidence, claim continuance and benefit utilization rates, have emerged higher than originally expected. Updated claim severity assumptions have led to the significant strengthening of GLIC's DLR in 2014, 2016 and 2018.

The table below summarizes the assumption updates made since 2014 that have had the biggest impact in the premium rate increases:

Year	Update in Assumptions Due To
2014	Lower Claim Termination Rates (CTR) in later durations Higher Benefit Utilization Rate (BUR) in later durations
2015	Lower Voluntary Lapse Lower Active Life Mortality
2016	Lower CTR BUR methodology change
2017	Incidence differential for Lifetime and Non-Lifetime benefit periods
2018	BUR methodology change Lower CTR
2019	Unfavorable BUR experience/annual update

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 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.
- Compound Increase – the DPM increases each year by 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, which may include any of the following options (where available):

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

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

Lifetime Stable Premium Option (LSPO).

GLIC has developed the LSPO as a new alternative for policy forms 7035, et al to mitigate the proposed premium increase while still providing meaningful protection, as well as a lifetime premium rate guarantee. This option features the following:

1. A lifetime premium rate guarantee,
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).

The combination of the benefits presented with this option is supported by a 2016 PwC study of industry data which found that the average duration for an LTC event is about three years, and that approximately 75% of all LTC events cost less than $250,000[1]. Under this new option, policyholders will have a three-year benefit period (six years for Shared policies), and the estimated median benefit pool, if all policyholders elected this option, would be approximately $295,000 with continued growth at 1% compound.

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 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.

[1] *The formal cost of long-term care services: How can society meet a growing need?* The referenced study, initially made available in October 2016 and then formally published on their website in 2018, is based on data for the time period 2000-2015 and reports figures in 2016 dollars.

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, BIO, 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.

Premium Mode	Modal Factor	State Distribution*		Nationwide Distribution	
		Lifetime	Limited	Lifetime	Limited
Annual	1	57.5%	47.8%	54.4%	48.4%
Semi-Annual	0.51	9.7%	10.8%	9.1%	9.6%
Quarterly	0.26	18.6%	21.6%	15.2%	17.4%
Monthly	0.09	14.2%	19.8%	21.4%	24.6%

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

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.
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.
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.
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.
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.
A 20% rate increase for policies with lifetime was accepted in Pennsylvania on 6/3/2020.

A cumulative rate increase of 197% 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 the LSPO presented in Section 6 are included in Appendix C.

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.

8. Actuarial Assumptions

This filing's assumptions, with the exception of claim situs mix, are based on actual Genworth nationwide experience with adjustments as considered appropriate for future projections, based on expected differences in experience due to either policy characteristics, policyholder characteristics or underwriting criteria. The claim situs mix assumption is based on GLIC nationwide data. Best Estimate assumptions, described below, for voluntary lapse, mortality, and morbidity do not include any provision for contingency or risk margin. Beginning with 2016 CFT, GLIC converted from a total lives model to a first principles healthy lives model in which the experience is split between healthy lives and disabled lives.

The actuarial assumptions used to support actuarially justified rate increase filings in Pennsylvania are consistent with those used for GLIC's 2019 CFT, prior to additional Provisions for Adverse Deviation. While base voluntary lapse, mortality and morbidity assumptions are consistent, some modeling features, such as estimates of policyholder behavior (nonforfeiture elections and benefit reductions), are not identical.

The best estimate assumptions were developed by Genworth's Long Term Care Experience Studies team in collaboration with other Genworth actuaries. Genworth's Assumption Review Committee approved these assumptions. Genworth reviews experience and all assumptions every year in connection with CFT and may obtain third-party reviews when, for example, management considers changes to be material.

Note: GLIC nationwide data includes all the states' data except New York. Genworth nationwide data refers to GLIC nationwide data plus New York data.

A. Voluntary Lapse Rates

Original Filing: The product included in this filing was originally priced in 2000 using termination assumptions developed from experience prior to those dates. Originally filed Choice I lapse rates varied by duration. The original ultimate lapse rate was 2.0% in year 6+.

Prior - 2012 Filing: Varied by duration as developed from actual experience through 2011.

Current Filing: The assumption for expected voluntary lapse rates is derived from actual Genworth nationwide Long Term Care voluntary lapse experience through fourth quarter of 2018, with a 6-month lag, excluding the experience of recent partial policy years.

The voluntary lapse assumption is developed in three segments: 1) durations 1-10, 2) durations 11+ with attained ages up to 79, and 3) durations 11+ with attained ages 80+. The second segment has ultimate rates of approximately 0.5% to 1.0%. The third segment has increasing lapse rates by attained age consistent with Genworth experience.

For durations 1-10, Choice I lapse rates are based solely on the Choice I experience. For durations 11+, Choice I lapse rates are based on total Genworth nationwide experience, with a product adjustment factor. Lapse rates vary by product, issue age, duration, BIO, marital status, risk class and benefit period. The assumptions setting process involves credibility weighting actual historical experience for the product with a long-term baseline assumption. This methodology reduces volatility in the assumption from year-to-year, especially in policy durations with limited experience. In 2019, the credibility weighting procedure was changed to put somewhat higher weight on emerging experience. The Choice I Actual/Expected ratio of 99.0% shows a very good fit of the assumption to the inception-to-date historical experience. Experience is still emerging at the later durations and later ages, which may cause the assumption to change over time.

The following table is a sample of the current lapse rate assumptions for cells with a lifetime benefit period, married status and compound BIO.

Sample Voluntary Lapse Rate Assumption						
UW Discount	**No**	**No**	**No**	**Yes**	**Yes**	**Yes**
Issue Age	**45**	**55**	**62**	**45**	**55**	**62**
Duration						
1	8.02%	4.76%	4.80%	7.01%	4.15%	4.18%
2	4.26%	2.42%	2.37%	3.71%	2.11%	2.06%
3	3.08%	1.68%	1.59%	2.69%	1.46%	1.38%
4	2.26%	1.29%	1.22%	1.97%	1.12%	1.06%
5	1.97%	1.09%	0.97%	1.72%	0.95%	0.84%
6	1.78%	0.97%	0.83%	1.55%	0.85%	0.72%
7	1.54%	0.91%	0.79%	1.34%	0.80%	0.68%
8	1.28%	0.75%	0.72%	1.12%	0.65%	0.62%
9	0.99%	0.56%	0.60%	0.86%	0.49%	0.52%
10	0.88%	0.44%	0.51%	0.77%	0.38%	0.44%
11	0.63%	0.40%	0.55%	0.54%	0.34%	0.47%
12	0.59%	0.38%	0.53%	0.51%	0.32%	0.46%
13	0.56%	0.36%	0.52%	0.48%	0.31%	0.46%
14	0.56%	0.37%	0.53%	0.49%	0.33%	0.48%
15	0.57%	0.41%	0.57%	0.50%	0.37%	0.53%
16	0.61%	0.46%	0.62%	0.55%	0.42%	0.59%
17	0.61%	0.49%	0.66%	0.56%	0.46%	0.63%
18	0.62%	0.53%	0.71%	0.58%	0.50%	0.68%
19	0.63%	0.56%	0.76%	0.60%	0.54%	0.74%
20	0.64%	0.60%	0.81%	0.61%	0.58%	0.81%
21	0.65%	0.64%	0.92%	0.63%	0.63%	0.92%
22	0.66%	0.68%	1.00%	0.65%	0.67%	1.00%
23	0.66%	0.74%	1.08%	0.66%	0.74%	1.08%
24	0.66%	0.76%	1.18%	0.66%	0.76%	1.18%
25	0.66%	0.79%	1.28%	0.66%	0.79%	1.28%

B. Mortality:

Original Filing: Original total lives mortality assumptions were based on the 1983 Individual Annuity Mortality (IAM) Table, Age Last Birthday (ALB), without mortality improvement, with selection factors grading from 50% in year 1 to 100% in years 8 and later.

Prior - 2012 Filing: 1983 IAM Table, with selection grading from 21% in year 1 to 98% in years 19 and later, as indicated by actual experience through 2011.

Current Filing: The current best estimate assumptions for expected mortality rates for healthy lives are derived from actual Genworth nationwide Long Term Care mortality experience through fourth quarter of 2018, with a 1-year reporting lag. Healthy lives mortality rates vary by product, issue age, policy duration, gender, marital status, underwriting class, BIO and benefit period. The assumptions setting process involves credibility weighting actual historical experience for the product with a long-term baseline assumption. This methodology reduces volatility in the assumption from year-to-year, especially in policy durations with limited experience. In 2019, the credibility weighting procedure was changed to put somewhat higher weight on emerging experience. The Choice I Actual/Expected ratio of 100.2% shows a very good fit of the assumption to the inception-to-date historical experience. Experience is still emerging at the later claim durations and later ages, which may cause the assumption to change over time.

A mortality improvement assumption for healthy lives is applied to the first 10 projection years at a compound rate of 1% per year. Remaining projection years use the accumulated improvement of 10 years.

The following table is a sample of the current mortality rate assumptions before improvements, for cells with a limited benefit period, married status, standard risk class, no BIO and issue age 65.

Gender	M	F
Duration		
1	0.26%	0.13%
2	0.44%	0.23%
3	0.55%	0.30%
4	0.64%	0.35%
5	0.73%	0.40%
6	0.82%	0.45%
7	0.91%	0.51%
8	1.02%	0.57%
9	1.12%	0.64%
10	1.24%	0.71%
11	1.37%	0.80%
12	1.51%	0.89%
13	1.68%	1.00%
14	1.89%	1.15%
15	2.17%	1.34%
16	2.51%	1.58%
17	2.93%	1.88%
18	3.48%	2.29%
19	4.19%	2.82%
20	4.94%	3.39%
21	5.44%	3.88%
22	5.90%	4.41%
23	6.25%	4.90%
24	6.39%	5.34%
25	6.61%	5.78%
26	7.14%	6.38%
27	7.66%	7.04%
28	8.14%	7.72%
29	8.30%	8.12%
30	8.39%	8.39%

C. Morbidity:

The morbidity assumption is composed of three main parts - incidence, benefit utilization and claim termination rates (sometimes described as claim continuance). The latter two assumptions constitute claim severity. Claim incidence rates measure the likelihood of a policyholder going on claim. Benefit utilization rates measure the proportion of contractually available benefits that a policyholder uses while on claim, once eligibility requirements have been met (for example, for a given day a policyholder might submit a claim for the reimbursement of expenses which are only 50% of the DPM). Claim termination rates refer to the length of time until a claimant leaves their claim status, once benefit eligibility requirements have been met, and are applied from the loss date of the claim. Because the benefit utilization and claim termination assumptions vary by original care situs, the morbidity assumption also includes a claim situs mix assumption to split newly incurred claims between Nursing Home (NH), Assisted Living Facility (ALF) and Home Care (HC) settings.

Prior to 2016, these assumptions were combined into total claim costs for use in the total life modeling approach. With the total life approach, an explicit assumption was needed to reflect policy terminations related to benefit exhaustions. Beginning in 2016, all projections were performed from first principles (i.e., incidence, benefit utilization and claim termination rates are individually reflected in the projection model) and benefit exhaustions were implicitly recognized.

Original Filing: Originally filed expected claim cost for home care and community care benefits for Choice I were based on 1982-1984 National Long Term Care Surveys for the first two years and company experience after. Company experience was used to develop the assumptions for the nursing home benefits.

Prior - 2012 Filing: Expected Claim Costs were the product of attained age incidence rates and continuance (1 minus claim termination rates) curves, adjusted by utilization rates and underwriting selection factors based on actual experience through 2011.

Current Filing: The three main components of morbidity - incidence, benefit utilization and claim termination rates - and claim situs mix are described below.

1. Incidence Rates

The current best estimate assumption for expected incidence rates is derived from actual Genworth nationwide Long Term Care claim incidence experience through fourth quarter of 2018, with a 1-year reporting lag. Incidence rates vary by product, issue age, policy duration, gender, marital status, underwriting class and benefit period.

The incidence assumption setting process involves credibility weighting actual historical experience for the product with a long-term baseline assumption. This methodology reduces volatility in the assumption from year-to-year, especially in policy durations with limited experience. In the 2019 development of the incidence assumption, a Generalized Linear Model (GLM) was used to better fit the assumption across

all of the explanatory variables when evaluating actual historical experience. In 2019, the baseline curves were not changed, but the credibility weighting procedure was changed to put somewhat higher weight on emerging experience (as evaluated by the GLM). The 2019 incidence assumption development was peer reviewed by a national actuarial consulting firm. The Choice I Actual/Expected ratio of 100.1% shows a very good fit of the assumption to the inception-to-date historical experience. Experience is still emerging at the later durations and later ages, which may cause the assumption to change over time.

A morbidity improvement assumption for healthy lives is applied to the first 10 projection years at a compound rate of 1.6% per year. Remaining projection years use the accumulated improvement of 10 years. This assumption is based on Genworth experience data and supported by statistical testing.

The following table is a sample of claim incidence rate assumptions for a married insured, issue ages 55 and 65, for lifetime benefit periods:

Claim Incidence Rates								
Gender	**M**	**M**	**M**	**M**	**F**	**F**	**F**	**F**
UW Discount	**No**	**No**	**Yes**	**Yes**	**No**	**No**	**Yes**	**Yes**
Issue Age	**55**	**65**	**55**	**65**	**55**	**65**	**55**	**65**
Duration								
1	0.06%	0.17%	0.04%	0.10%	0.08%	0.21%	0.05%	0.13%
2	0.09%	0.27%	0.05%	0.17%	0.12%	0.34%	0.07%	0.20%
3	0.12%	0.36%	0.07%	0.23%	0.15%	0.46%	0.09%	0.27%
4	0.14%	0.46%	0.09%	0.29%	0.18%	0.59%	0.11%	0.35%
5	0.17%	0.57%	0.10%	0.37%	0.22%	0.73%	0.13%	0.44%
6	0.19%	0.70%	0.12%	0.45%	0.25%	0.89%	0.15%	0.53%
7	0.22%	0.86%	0.14%	0.55%	0.29%	1.08%	0.17%	0.65%
8	0.25%	1.04%	0.16%	0.67%	0.32%	1.29%	0.19%	0.79%
9	0.29%	1.25%	0.18%	0.81%	0.37%	1.54%	0.22%	0.95%
10	0.33%	1.50%	0.21%	0.98%	0.42%	1.84%	0.25%	1.14%
11	0.39%	1.80%	0.24%	1.19%	0.48%	2.21%	0.28%	1.39%
12	0.45%	2.16%	0.28%	1.45%	0.56%	2.66%	0.33%	1.69%
13	0.53%	2.59%	0.32%	1.77%	0.65%	3.20%	0.38%	2.07%
14	0.62%	3.08%	0.38%	2.15%	0.76%	3.82%	0.45%	2.52%
15	0.69%	3.48%	0.42%	2.49%	0.84%	4.32%	0.50%	2.91%
16	0.79%	4.01%	0.49%	2.94%	0.97%	5.02%	0.57%	3.43%
17	0.91%	4.57%	0.57%	3.51%	1.14%	5.76%	0.65%	4.11%
18	1.06%	5.21%	0.66%	4.17%	1.34%	6.57%	0.75%	4.89%
19	1.23%	5.92%	0.78%	4.94%	1.58%	7.42%	0.89%	5.69%
20	1.42%	6.68%	0.91%	5.74%	1.84%	8.31%	1.06%	6.54%
21	1.61%	7.48%	1.05%	6.57%	2.13%	9.25%	1.25%	7.40%
22	1.94%	8.43%	1.29%	7.52%	2.56%	10.13%	1.53%	8.46%
23	2.29%	9.39%	1.60%	8.47%	3.03%	11.04%	1.85%	9.59%
24	2.65%	10.20%	1.91%	9.21%	3.53%	11.53%	2.17%	10.35%
25	3.00%	11.16%	2.21%	10.16%	4.05%	12.38%	2.50%	11.44%
26	3.40%	12.43%	2.55%	11.41%	4.61%	13.65%	2.87%	12.83%
27	4.10%	13.50%	3.22%	12.51%	5.40%	14.79%	3.63%	14.09%
28	4.81%	14.60%	3.91%	13.65%	6.24%	16.08%	4.44%	15.48%
29	5.56%	15.56%	4.62%	14.54%	7.15%	16.94%	5.31%	16.47%
30	6.34%	16.46%	5.36%	15.43%	8.14%	18.13%	6.24%	17.78%

2. Benefit Utilization Rates (BUR)

The BUR is based on a rolling 12 months of paid claim data. The 2019 CFT assumption is consistent with our Disabled Life Reserving assumption used in 3Q2019, except it collapses the variables of diagnosis and daily maximum benefit amount due to modeling constraints.

The current best estimate assumption for expected benefit utilization rates is derived from actual Genworth nationwide Long Term Care paid claim experience. The assumption used in GLIC's 2019 CFT is based on claim payment data from 4/1/2018 through 3/31/2019. The utilization rates are segmented by product type (indemnity or reimbursement), product, care situs, BIO, benefit period, age at disability and claim duration.

The BUR assumption development uses a GLM method, which effectively captures interactions among the explanatory variables. The method also has a final true-up step, which ensures a 100% actual-to-expected fit by care situs, claim duration (1, 2, 3+) and benefit period (lifetime vs limited) for each product type. The GLM was subject to peer review by a national actuarial consulting firm in 2018.

A utilization trend assumption is used for reimbursement products. Long term trending is accomplished by inflating each of the assumed starting BURs by the applicable inflation assumption (ranging from 1.0% to 2.3%) and deflating it by the contractual BIO for the next 20 years into the future. Remaining projection years use the accumulated trending after 20 years. The trend assumption generally increases the future projected claim costs for No BIO policies and decreases the future projected claim costs for Simple and Compound BIO policies relative to recent actual experience.

The following table is a sample of base benefit utilization rate assumptions (i.e. before the application of the utilization trend assumption) for a reimbursement policy, limited benefit period (4+ years), and with compound benefit increase option:

Benefit Utilization Factors						
Age at Disability	**81**	**81**	**81**	**86**	**86**	**86**
Situs	**ALF**	**HC**	**NH**	**ALF**	**HC**	**NH**
Claim Duration in Years						
1	62.65%	37.75%	69.10%	62.77%	39.20%	70.36%
2	67.09%	49.51%	74.94%	66.58%	50.90%	75.55%
3	69.96%	55.76%	75.33%	68.98%	56.97%	75.48%
4	68.76%	59.24%	72.39%	67.60%	60.34%	72.31%
5	65.33%	58.85%	67.54%	64.24%	59.97%	67.48%
6	61.32%	55.87%	62.52%	60.52%	57.15%	62.70%
7+	58.12%	51.84%	58.72%	57.78%	53.40%	59.31%

3. Claim Termination Rates (CTR)

The current best estimate assumption for expected claim termination rates is derived from actual Genworth nationwide Long Term Care experience for the period from inception through fourth quarter 2018 with a 6-month lag. For each product type, the claim termination rates are segmented by care situs, claim duration, age at disability, gender and benefit period.

High terminations in early claim durations are generally followed by a flattening of the curve as acute disabilities terminate due to death or recovery. The remaining lives are permanent, long-term disabilities where recovery is unlikely. Claim terminations at these longer durations are driven by disabled life mortality rates.

The 2018 CTR assumption was reviewed with the additional year of data, found to produce a good fit and was left unchanged. The Actual/Expected ratio of 99.7% for the combined reimbursement business has a very good fit to the inception-to-date historical experience. Experience is still emerging at the later claim durations and is changing at the earliest durations, which may cause the assumption to change over time.

The following table is a sample of claim termination rate assumptions for ALF, female, limited benefit period, disability age 82, for the first 240 claim durations:

Monthly Claim Termination Rates							
Duration	**Rate**	**Duration**	**Rate**	**Duration**	**Rate**	**Duration**	**Rate**
1	0.88%	**37-48**	1.76%	**86**	2.33%	**103**	2.53%
2	0.63%	**49-60**	2.25%	**87**	2.34%	**104**	2.54%
3	0.55%	**61-67**	2.34%	**88**	2.35%	**105**	2.55%
4	1.15%	**68-72**	2.33%	**89**	2.36%	**106**	2.57%
5	1.57%	**73**	2.24%	**90**	2.37%	**107**	2.58%
6	1.45%	**74**	2.25%	**91**	2.38%	**108**	2.59%
7	1.39%	**75**	2.26%	**92**	2.40%	**109-120**	2.71%
8	1.36%	**76**	2.27%	**93**	2.41%	**121-132**	2.79%
9	1.31%	**77**	2.28%	**94**	2.42%	**133-144**	2.96%
10	1.29%	**78**	2.29%	**95**	2.43%	**145-156**	3.10%
11	1.26%	**79**	2.30%	**96**	2.44%	**157-168**	3.23%
12	1.17%	**80**	2.31%	**97**	2.45%	**169-180**	3.33%
13	1.48%	**81**	2.32%	**98**	2.47%	**181-192**	3.41%
14-24	1.47%	**82**	2.33%	**99**	2.48%	**193-204**	3.63%
25-30	1.62%	**83**	2.34%	**100**	2.49%	**205-216**	3.77%
31	1.61%	**84**	2.35%	**101**	2.50%	**217-228**	3.82%
32-36	1.62%	**85**	2.32%	**102**	2.52%	**229-240**	4.00%

4. Claim Situs Mix

A claim situs mix assumption is used to split the incidence rates among the care situses: NH, ALF and HC.

The current best estimate assumption for expected claim situs mix is derived from actual GLIC nationwide Long Term Care experience, using data from 2008 through 2018, with a 6-month lag. The study shows a significant difference between New York and nationwide experience, so the New York experience is excluded.

The situs assumption varies by product, age at disability and marital status. In Genworth's Choice I experience, most claims are in a home health care first situs, especially at younger claim ages.

The situs mix assumption development for 2019 had no significant changes.

The Choice I Actual/Expected ratio is 100.0% for HC, 100.0% for NH and 100.0% for ALF. This is a very good fit of the assumption to the experience used to set the assumption.

The following table is the claim situs mix assumption for GLIC for selected ages:

Final GLIC Situs Mix Assumptions for Selected Attained Ages				
Block	**Age at Disability**	**HC**	**ALF**	**NH**
Choice I Married	60	96.0%	2.0%	2.0%
	65	91.3%	4.8%	3.9%
	70	86.9%	7.7%	5.3%
	75	83.1%	10.7%	6.2%
	80	79.6%	13.6%	6.8%
	85	76.6%	16.2%	7.1%
	90	74.1%	18.6%	7.3%
Choice I Single	60	93.2%	4.3%	2.5%
	65	86.5%	9.2%	4.3%
	70	80.8%	13.8%	5.4%
	75	76.1%	17.8%	6.2%
	80	72.3%	20.9%	6.8%
	85	69.6%	23.0%	7.4%
	90	67.9%	24.3%	7.8%

D. Expenses:

Expenses do not affect the Lifetime Loss Ratio projections shown in this memorandum. Nor have they affected the amount of the proposed rate increase. Expenses have not been explicitly projected.

E. Interest:

A 4% interest rate assumption is used to calculate historical, future and lifetime loss ratios. Note that the Loss Ratio regulation does not specify a discount rate.

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, 2019, 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. 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 August 1, 2021 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;
g) Historical and projected earned premiums and incurred claims include provisions for waiver of premium; and
h) NAIC Pricing Subgroup does not endorse the stand alone "If-Knew" method. To acknowledge the Department's interest in the "If-Knew" rate increase methodology, GLIC has included the table below as the summary of the components in the If-Knew Rate increase calculation split by Lifetime and Limited benefit periods with Pennsylvania past rate increase history and 4% interest rate:

Note: The If-Knew Rate Increase and Maximum Justified Rate Increase (MJRI) are the rate increase on top of the approved rate increase.

Summary of Components	Lifetime	Limited
If-Knew Rate Increase(A)	37.8%	20.5%
Maximum Justified Rate Increase(B)	286%	236%

(A) If-Knew Rate Increase – The If-Knew Rate Increase has been calculated by applying all rate increases since inception, bringing the LLR closer to pricing (60%).
(B) MJRI – The MJRI has been calculated by applying all rate increases on actual or assumed implementation date, bringing the LLR closer to pricing (60%).

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, 2019, 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, 2019, have been allocated to a calendar year of incurral and included in historic incurred claims. Discounting occurs at 4%.

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 any balance of the amounts requested in the current filing but not approved. In 2023, GLIC intends to file 76% for policies with lifetime benefits and 51% for policies with limited benefits, in addition to any balance of the amounts requested but not approved on any rate increase filings made in 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. Note that if the one-time equivalent rate increase amount is approved in full, GLIC does not anticipate additional rate increases under the Multi-Year Rate Action Plan.

13. State Average Annual Premium Based on Exposed Lives*

	Lifetime Benefit	Limited Benefit
Before Proposed Rate Increase	$3,616	$2,416
After Proposed Rate Increase	$6,751	$4,398

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

14. State and GLIC Nationwide Distribution of Business as of December 31, 2019 (Based on Exposed Lives)

By issue age:

Issue Age	State*		Nationwide	
	Lifetime	Limited	Lifetime	Limited
<55	42.2%	23.4%	48.1%	27.4%
55-59	34.3%	30.7%	29.1%	30.6%
60-64	17.7%	25.9%	15.9%	24.4%
65-69	4.8%	13.6%	5.4%	12.0%
70-74	0.6%	5.2%	1.3%	4.4%
75-79	0.3%	0.9%	0.2%	1.1%
80+	0.0%	0.2%	0.0%	0.1%

By elimination period in days:

Elimination Period in Days	State*		Nationwide	
	Lifetime	Limited	Lifetime	Limited
0	0.0%	0.1%	0.0%	0.0%
20	0.0%	0.0%	0.0%	0.0%
30	0.0%	0.0%	4.3%	3.3%
50	29.2%	13.8%	16.9%	12.0%
60	0.0%	0.0%	0.0%	0.0%
90	0.0%	0.0%	20.0%	15.6%
100	70.8%	81.1%	58.8%	67.2%
180	0.0%	5.0%	0.0%	1.9%

By benefit period in years:

Benefit Period	State*		Nationwide	
	Lifetime	Limited	Lifetime	Limited
1	0.0%	0.0%	0.0%	0.3%
2	0.0%	8.9%	0.0%	10.3%
3	0.0%	30.0%	0.0%	24.4%
4	0.0%	27.5%	0.0%	33.8%
6	0.0%	20.9%	0.0%	18.8%
8	0.0%	12.3%	0.0%	11.6%
12	0.0%	0.4%	0.0%	0.9%
Lifetime	100.0%	0.0%	100.0%	0.0%

By inflation option:

Benefit Increase	State*		Nationwide	
	Lifetime	Limited	Lifetime	Limited
None	5.9%	13.3%	5.1%	11.0%
Simple	14.2%	25.5%	17.6%	21.9%
Compound	80.0%	61.2%	77.3%	67.1%

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

15. State and GLIC Nationwide Exposed Lives and Annualized Premium

	State**		Nationwide	
	Lifetime	Limited	Lifetime	Limited
Number of Exposed Lives*	1,159	2,872	71,109	149,601
Inforce Annualized Premium	$4,190,597	$6,940,171	$209,909,366	$310,297,853
Average Issue Age	55	59	55	58
Average Attained Age	74	77	72	75

*Paid-up Policies are included in the number of Exposed Lives

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

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, Exhibits I, Exhibits II, and Exhibit III of the Actuarial Memorandum and all 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).

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.

CONFIDENTIAL

GLIC and its predecessors have been providing long-term care insurance coverage to policyholders for more than 35 years. GLIC's lengthy experience in the long-term care insurance business has placed it in a unique position in the long-term care insurance marketplace, in that no other long-term care insurance carrier has as much experience in that line of business as GLIC and its predecessors. Because GLIC has been marketing long-term care insurance products longer than its competitors, it has been able to accumulate experience-related data that its competitors have not been able to gather. GLIC takes active measures to maintain the secrecy of the information in the GLIC Confidential Materials. Among other measures, GLIC obtains non-disclosure agreements with potential reinsurers before providing those potential reinsurers with any experience-related data. Furthermore, access to the data is limited and available only to employees of GLIC who are deemed likely to need the information in the course of their duties; those employees are subject to non-disclosure agreements under which they agree not to share the information except in furtherance of the business of GLIC.

The GLIC Confidential Materials discuss, among other things, GLIC's assumptions in pricing certain long-term care insurance products, GLIC's proprietary persistency and incurred claims data, and GLIC's policy demographics. In addition to pricing long-term care insurance products, GLIC's extensive data also allows it to effectively manage its policies, by enabling it to accurately set reserves and conduct reliable asset tests. None of this information is available to GLIC's competitors or to the public generally, and it is plainly protectable under the statutes discussed above. See Giurintano v. Dep't of Gen. Servs., 20 A.3d 613, 615-17 & n.5 (Pa. Commw. Ct. 2011) (holding that the identities of interpreters hired by state contractor were excluded from public disclosure under 65 P.S. §67.708(b)(11) because the contractor (a) kept their identities confidential "to protect its investment," (b) the interpreters were "business assets," and (c) disclosing the identities "would cause substantial harm to the [contractor's] competitive position in the industry").

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

If the GLIC Confidential Materials are released to the public, GLIC would be deprived of its hard-earned competitive advantage, which would cause substantial harm to the company. GLIC's competitors could use GLIC's data and assumptions to price long-term care insurance policies as well as GLIC, without the work, time, expense, and (most significantly) the previous losses that GLIC incurred. If the GLIC Confidential Materials were disclosed, GLIC's competitors would be permitted to exploit GLIC's hard-earned, proprietary information for their own benefit, and to GLIC's competitive and economic disadvantage. See Smith Butz, LLC v. Pa. Dep't of Envtl. 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.

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

Actuarial Memorandum
December 2020

CONFIDENTIAL

This submission contains the complete, unredacted, confidential version of GLIC's Actuarial Memorandum. GLIC has also filed a publicly available version of this Actuarial Memorandum and other exhibits referenced above, which redacts the GLIC Confidential Materials. Because the enclosed actuarial memorandum contains GLIC's actuarial formulas, statistics, and assumptions that are confidential, proprietary and competitively sensitive in nature, we request that it not be made available for public access.

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.

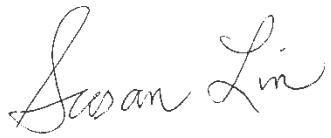
I have relied on historical cash flows and projections completed by GLIC's Inforce Actuarial Infrastructure team. All future projections included in this memorandum, while based on GLIC's best estimates, are uncertain and may not emerge as expected.

I have relied on the IFA Analytics team for the pricing, methodology and design of the alternative pricing products.

I have relied on statutory valuations as of December 31, 2019, 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, which assumptions were approved by Genworth's Assumption Review Committee. The assumptions present the actuary's best judgement and are consistent with the issuer's business plan at the time of the filing.

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.



Susan Lin, F.S.A., M.A.A.A.
Senior Pricing Actuary
Genworth Life Insurance Company
December 2020

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

Actuarial Memorandum
December 2020

CONFIDENTIAL

Exhibit Ia: Choice I Policy Forms - Nationwide Experience
All Benefit Periods - With Pennsylvania Approved Rate Increase*
Applicable to Policies Issued Prior to 9/16/2002

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4% Discount Factor	Lives
2001	31,114,678	790,356	2.5%	2.0659	56,577
2002	195,998,531	13,641,323	7.0%	1.9865	162,619
2003	388,775,652	24,539,777	6.3%	1.9101	255,508
2004	474,918,470	35,519,977	7.5%	1.8366	274,039
2005	498,439,874	57,878,181	11.6%	1.7660	278,952
2006	515,614,115	66,227,191	12.8%	1.6980	286,812
2007	517,758,788	82,416,563	15.9%	1.6327	281,686
2008	506,582,984	110,196,998	21.8%	1.5699	275,842
2009	492,587,392	143,278,885	29.1%	1.5096	269,226
2010	480,288,159	181,755,171	37.8%	1.4515	264,111
2011	469,552,893	180,128,757	38.4%	1.3957	259,410
2012	458,885,040	223,293,827	48.7%	1.3420	255,002
2013	472,150,201	262,992,907	55.7%	1.2904	250,421
2014	508,149,442	312,199,395	61.4%	1.2407	245,979
2015	536,317,867	344,598,852	64.3%	1.1930	241,402
2016	577,047,999	438,980,008	76.1%	1.1471	236,784
2017	634,470,112	481,431,244	75.9%	1.1030	231,786
2018	671,079,985	559,285,418	83.3%	1.0606	226,680
2019	701,862,204	688,330,088	98.1%	1.0198	221,005
2020	702,975,421	701,971,554	99.9%	0.9806	212,877
2021	723,946,072	732,663,605	101.2%	0.9429	204,581
2022	693,521,960	757,175,331	109.2%	0.9066	195,756
2023	661,555,757	782,512,184	118.3%	0.8717	186,548
2024	628,343,483	808,104,154	128.6%	0.8382	177,090
2025	594,446,115	827,724,631	139.2%	0.8060	167,517
2026	560,322,542	839,185,613	149.8%	0.7750	157,978
2027	526,515,450	846,394,930	160.8%	0.7452	148,558
2028	493,251,150	854,354,538	173.2%	0.7165	139,271
2029	460,608,503	861,588,763	187.1%	0.6889	130,152
2030	428,758,754	880,776,192	205.4%	0.6624	121,223
2031	397,697,769	911,992,140	229.3%	0.6370	112,460
2032	367,449,431	936,245,187	254.8%	0.6125	103,876
2033	338,006,930	952,331,068	281.7%	0.5889	95,473
2034	309,414,695	959,713,655	310.2%	0.5663	87,282
2035	281,750,669	956,101,655	339.3%	0.5445	79,359
2036	255,186,376	944,144,574	370.0%	0.5235	71,762
2037	229,884,773	927,843,760	403.6%	0.5034	64,514
2038	205,888,879	904,251,571	439.2%	0.4840	57,631
2039	183,238,061	871,942,972	475.9%	0.4654	51,132
2040	161,994,562	830,909,697	512.9%	0.4475	45,057
2041	142,265,001	782,908,585	550.3%	0.4303	39,437
2042	124,109,819	733,010,824	590.6%	0.4138	34,281
2043	107,538,287	681,810,359	634.0%	0.3978	29,584
2044	92,514,729	627,906,001	678.7%	0.3825	25,339
2045	79,011,797	571,443,111	723.2%	0.3678	21,542
2046	66,994,624	512,420,588	764.9%	0.3537	18,183
2047	56,409,730	451,059,930	799.6%	0.3401	15,240
2048	47,169,832	390,179,092	827.2%	0.3270	12,683
2049	39,167,343	335,547,152	856.7%	0.3144	10,479
2050	32,293,629	288,024,092	891.9%	0.3023	8,593
2051	26,434,522	245,991,592	930.6%	0.2907	6,993
2052	21,484,320	209,272,727	974.1%	0.2795	5,650
2053	17,344,117	177,330,312	1022.4%	0.2688	4,534
2054	13,916,880	149,169,515	1071.9%	0.2584	3,616
2055	11,104,620	124,856,791	1124.4%	0.2485	2,868
2056	8,813,631	104,205,401	1182.3%	0.2389	2,262
2057	6,961,497	86,362,512	1240.6%	0.2297	1,775
2058	5,475,961	71,001,531	1296.6%	0.2209	1,386
2059	4,290,512	58,123,844	1354.7%	0.2124	1,076
2060	3,345,614	47,380,075	1416.2%	0.2042	831
2061	2,593,004	38,250,014	1475.1%	0.1964	637
2062	1,996,568	30,641,909	1534.7%	0.1888	486
2063	1,531,734	24,488,117	1598.7%	0.1816	369
2064	1,171,734	19,368,906	1653.0%	0.1746	278
2065	891,911	15,152,388	1698.9%	0.1679	209
2066	673,389	11,738,174	1743.1%	0.1614	155
2067	503,349	8,922,814	1772.7%	0.1552	115
2068	375,180	6,644,223	1770.9%	0.1492	84
2069	278,468	4,859,331	1745.0%	0.1435	61
2070	204,800	3,484,566	1701.4%	0.1380	44
2071	149,856	2,468,370	1647.2%	0.1327	31
2072	109,333	1,732,325	1584.5%	0.1276	22
2073	79,140	1,210,090	1529.1%	0.1227	16
2074	56,639	839,049	1481.4%	0.1179	11
2075	40,542	579,953	1430.5%	0.1134	7
2076	28,949	399,488	1380.0%	0.1090	5
2077	20,406	270,730	1326.7%	0.1049	3
2078	14,460	182,030	1258.8%	0.1008	2
2079	10,265	121,396	1182.6%	0.0969	1

Accumulated and Present Values as of 12/31/2019

Past:	12,845,658,231	5,161,814,255	40.2%
Future:	7,210,595,771	14,494,821,149	201.0%
Lifetime:	20,056,254,001	19,656,635,404	98.0%

*Includes all rate increases applicable to policies issued prior to 9/16/2002 approved in your state applied to all policies nationwide, but prior to the rate increase requestec

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

Actuarial Memorandum
December 2020

CONFIDENTIAL

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

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4% Discount Factor	Lives
2001	10,116,134	475,276	4.7%	2.0659	17,177
2002	63,169,007	8,213,083	13.0%	1.9865	47,471
2003	127,078,392	10,626,721	8.4%	1.9101	76,634
2004	158,927,050	15,336,207	9.6%	1.8366	82,929
2005	169,039,794	30,565,378	18.1%	1.7660	85,089
2006	177,259,511	25,135,576	14.2%	1.6980	88,313
2007	179,280,935	31,013,643	17.3%	1.6327	86,851
2008	175,720,803	51,735,780	29.4%	1.5699	85,095
2009	171,108,708	58,844,599	34.4%	1.5096	83,070
2010	167,214,008	78,499,361	46.9%	1.4515	81,618
2011	164,009,021	71,995,867	43.9%	1.3957	80,360
2012	160,987,423	84,228,160	52.3%	1.3420	79,228
2013	166,573,295	102,326,470	61.4%	1.2904	78,139
2014	180,903,609	132,003,923	73.0%	1.2407	77,024
2015	192,636,449	138,446,651	71.9%	1.1930	75,988
2016	213,491,610	197,357,752	92.4%	1.1471	74,934
2017	252,415,100	201,336,075	79.8%	1.1030	73,704
2018	270,257,594	231,847,567	85.8%	1.0606	72,505
2019	288,812,007	288,486,209	99.9%	1.0198	71,296
2020	287,750,097	264,532,887	91.9%	0.9806	69,202
2021	327,493,954	282,493,775	86.3%	0.9429	67,110
2022	316,643,950	295,274,760	93.3%	0.9066	64,838
2023	304,892,469	309,115,002	101.4%	0.8717	62,417
2024	292,375,713	323,730,186	110.7%	0.8382	59,867
2025	279,246,725	336,628,740	120.5%	0.8060	57,230
2026	265,719,060	346,495,460	130.4%	0.7750	54,548
2027	252,039,133	354,712,782	140.7%	0.7452	51,846
2028	238,309,695	364,016,596	152.7%	0.7165	49,131
2029	224,592,073	373,809,833	166.4%	0.6889	46,416
2030	210,974,100	389,537,093	184.6%	0.6624	43,706
2031	197,473,667	411,048,999	208.2%	0.6370	41,000
2032	184,118,244	429,436,002	233.2%	0.6125	38,303
2033	170,936,026	444,331,714	259.9%	0.5889	35,620
2034	157,956,519	455,846,754	288.6%	0.5663	32,963
2035	145,235,389	462,629,069	318.5%	0.5445	30,349
2036	132,851,967	465,688,036	350.5%	0.5235	27,797
2037	120,885,608	465,925,939	385.4%	0.5034	25,319
2038	109,378,126	461,223,162	421.7%	0.4840	22,924
2039	98,361,961	450,958,088	458.5%	0.4654	20,622
2040	87,889,842	435,216,886	495.2%	0.4475	18,431
2041	78,024,823	415,643,693	532.7%	0.4303	16,366
2042	68,816,442	394,866,422	573.8%	0.4138	14,435
2043	60,288,578	372,734,177	618.3%	0.3978	12,643
2044	52,447,875	348,100,045	663.7%	0.3825	10,994
2045	45,302,973	321,052,959	708.7%	0.3678	9,492
2046	38,856,052	291,579,435	750.4%	0.3537	8,139
2047	33,099,187	259,735,768	784.7%	0.3401	6,931
2048	28,003,921	227,349,001	811.8%	0.3270	5,863
2049	23,529,747	197,982,643	841.4%	0.3144	4,925
2050	19,633,957	172,217,871	877.1%	0.3023	4,108
2051	16,267,460	149,220,797	917.3%	0.2907	3,401
2052	13,383,416	128,911,773	963.2%	0.2795	2,796
2053	10,936,823	111,003,525	1015.0%	0.2688	2,284
2054	8,882,290	94,912,574	1068.6%	0.2584	1,854
2055	7,172,778	80,739,526	1125.6%	0.2485	1,497
2056	5,761,676	68,423,500	1187.6%	0.2389	1,202
2057	4,605,457	57,479,633	1248.1%	0.2297	959
2058	3,663,949	47,867,549	1306.4%	0.2209	762
2059	2,901,243	39,687,499	1367.9%	0.2124	601
2060	2,285,715	32,751,947	1432.9%	0.2042	472
2061	1,791,041	26,725,284	1492.2%	0.1964	368
2062	1,395,398	21,613,348	1548.9%	0.1888	285
2063	1,081,834	17,419,416	1610.2%	0.1816	219
2064	834,898	13,877,513	1662.2%	0.1746	168
2065	640,820	10,913,932	1703.1%	0.1679	127
2066	488,383	8,476,343	1735.6%	0.1614	96
2067	369,397	6,446,417	1745.1%	0.1552	72
2068	278,093	4,796,639	1724.8%	0.1492	53
2069	208,106	3,511,770	1687.5%	0.1435	39
2070	154,335	2,515,363	1629.8%	0.1380	29
2071	113,477	1,777,612	1566.5%	0.1327	21
2072	83,016	1,252,228	1508.4%	0.1276	15
2073	60,388	879,079	1455.7%	0.1227	10
2074	43,633	610,576	1399.4%	0.1179	7
2075	31,438	423,165	1346.0%	0.1134	5
2076	22,559	292,675	1297.4%	0.1090	4
2077	15,997	198,561	1241.3%	0.1049	2
2078	11,358	133,980	1179.6%	0.1008	2
2079	8,044	89,798	1116.4%	0.0969	1

Accumulated and Present Values as of 12/31/2019

Past:	4,568,768,105	2,160,131,574	47.3%
Future:	3,440,518,532	6,669,987,332	193.9%
Lifetime:	8,009,286,638	8,830,118,905	110.2%

*Includes all rate increases applicable to policies issued prior to 9/16/2002 approved in your state applied to all policies nationwide, but prior to the rate increase requestec

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

Actuarial Memorandum
December 2020

CONFIDENTIAL

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

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4% Discount Factor	Lives
2001	20,998,544	315,079	1.5%	2.0659	39,400
2002	132,829,524	5,428,240	4.1%	1.9865	115,148
2003	261,697,260	13,913,056	5.3%	1.9101	178,874
2004	315,991,420	20,183,770	6.4%	1.8366	191,110
2005	329,400,081	27,312,802	8.3%	1.7660	193,863
2006	338,354,604	41,091,615	12.1%	1.6980	198,499
2007	338,477,853	51,402,920	15.2%	1.6327	194,835
2008	330,862,181	58,461,218	17.7%	1.5699	190,747
2009	321,478,684	84,434,286	26.3%	1.5096	186,156
2010	313,074,151	103,255,810	33.0%	1.4515	182,493
2011	305,543,872	108,132,891	35.4%	1.3957	179,050
2012	297,897,617	139,065,667	46.7%	1.3420	175,774
2013	305,576,906	160,666,437	52.6%	1.2904	172,282
2014	327,245,833	180,195,472	55.1%	1.2407	168,955
2015	343,681,418	206,152,201	60.0%	1.1930	165,414
2016	363,556,390	241,622,256	66.5%	1.1471	161,850
2017	382,055,012	280,095,169	73.3%	1.1030	158,082
2018	400,822,391	327,437,851	81.7%	1.0606	154,175
2019	413,050,197	399,843,880	96.8%	1.0198	149,709
2020	415,225,324	437,438,666	105.3%	0.9806	143,675
2021	396,452,117	450,169,831	113.5%	0.9429	137,472
2022	376,878,010	461,900,571	122.6%	0.9066	130,917
2023	356,663,287	473,397,182	132.7%	0.8717	124,132
2024	335,967,770	484,373,968	144.2%	0.8382	117,222
2025	315,199,390	491,095,891	155.8%	0.8060	110,287
2026	294,603,482	492,690,152	167.2%	0.7750	103,430
2027	274,476,316	491,682,149	179.1%	0.7452	96,712
2028	254,941,455	490,337,942	192.3%	0.7165	90,140
2029	236,016,429	487,778,930	206.7%	0.6889	83,737
2030	217,784,654	491,239,099	225.6%	0.6624	77,517
2031	200,224,102	500,943,140	250.2%	0.6370	71,460
2032	183,331,188	506,809,185	276.4%	0.6125	65,573
2033	167,070,904	507,999,355	304.1%	0.5889	59,853
2034	151,458,176	503,866,901	332.7%	0.5663	54,319
2035	136,515,280	493,472,586	361.5%	0.5445	49,010
2036	122,334,408	478,456,538	391.1%	0.5235	43,965
2037	108,999,166	461,917,820	423.8%	0.5034	39,195
2038	96,510,753	443,028,409	459.0%	0.4840	34,707
2039	84,876,099	420,984,884	496.0%	0.4654	30,510
2040	74,104,720	395,692,811	534.0%	0.4475	26,626
2041	64,240,178	367,264,892	571.7%	0.4303	23,071
2042	55,293,376	338,144,402	611.5%	0.4138	19,846
2043	47,249,708	309,076,182	654.1%	0.3978	16,941
2044	40,066,854	279,805,955	698.3%	0.3825	14,346
2045	33,708,824	250,390,153	742.8%	0.3678	12,051
2046	28,138,573	220,841,153	784.8%	0.3537	10,045
2047	23,310,543	191,324,162	820.8%	0.3401	8,309
2048	19,165,911	162,830,091	849.6%	0.3270	6,820
2049	15,637,596	137,564,509	879.7%	0.3144	5,554
2050	12,659,672	115,806,220	914.8%	0.3023	4,485
2051	10,167,061	96,770,795	951.8%	0.2907	3,592
2052	8,100,904	80,360,954	992.0%	0.2795	2,854
2053	6,407,294	66,326,787	1035.2%	0.2688	2,250
2054	5,034,590	54,256,941	1077.7%	0.2584	1,762
2055	3,931,842	44,117,265	1122.1%	0.2485	1,371
2056	3,051,955	35,781,901	1172.4%	0.2389	1,061
2057	2,356,040	28,882,879	1225.9%	0.2297	816
2058	1,812,012	23,133,983	1276.7%	0.2209	624
2059	1,389,269	18,436,345	1327.1%	0.2124	475
2060	1,059,899	14,628,128	1380.1%	0.2042	359
2061	801,963	11,524,730	1437.1%	0.1964	270
2062	601,169	9,028,561	1501.8%	0.1888	201
2063	449,900	7,068,701	1571.2%	0.1816	150
2064	336,836	5,491,393	1630.3%	0.1746	111
2065	251,092	4,238,455	1688.0%	0.1679	81
2066	185,006	3,261,831	1763.1%	0.1614	59
2067	133,952	2,476,397	1848.7%	0.1552	43
2068	97,087	1,847,583	1903.0%	0.1492	31
2069	70,362	1,347,561	1915.2%	0.1435	22
2070	50,465	969,203	1920.5%	0.1380	15
2071	36,378	690,758	1898.8%	0.1327	11
2072	26,317	480,097	1824.3%	0.1276	7
2073	18,752	331,011	1765.2%	0.1227	5
2074	13,007	228,473	1756.6%	0.1179	3
2075	9,104	156,788	1722.2%	0.1134	2
2076	6,390	106,813	1671.5%	0.1090	2
2077	4,410	72,168	1636.6%	0.1049	1
2078	3,103	48,050	1548.6%	0.1008	1
2079	2,221	31,597	1422.6%	0.0969	0

Accumulated and Present Values as of 12/31/2019

Past:	8,276,890,125	3,001,682,681	36.3%
Future:	3,770,077,238	7,824,833,818	207.6%
Lifetime:	12,046,967,364	10,826,516,499	89.9%

*Includes all rate increases applicable to policies issued prior to 9/16/2002 approved in your state applied to all policies nationwide, but prior to the rate increase requestec

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

Actuarial Memorandum
December 2020

CONFIDENTIAL

Exhibit IIa: Choice I Policy Forms - Nationwide Experience
All Benefit Periods - With Requested 86.7%/82% Rate Increase*
Applicable to Policies Issued Prior to 9/16/2002

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4% Discount Factor	Lives
2001	31,114,678	790,356	2.5%	2.0659	56,577
2002	195,998,531	13,641,323	7.0%	1.9865	162,619
2003	388,775,652	24,539,777	6.3%	1.9101	255,508
2004	474,918,470	35,519,977	7.5%	1.8366	274,039
2005	498,439,874	57,878,181	11.6%	1.7660	278,952
2006	515,614,115	66,227,191	12.8%	1.6980	286,812
2007	517,758,788	82,416,563	15.9%	1.6327	281,686
2008	506,582,984	110,196,998	21.8%	1.5699	275,842
2009	492,587,392	143,278,885	29.1%	1.5096	269,226
2010	480,288,159	181,755,171	37.8%	1.4515	264,111
2011	469,552,893	180,128,757	38.4%	1.3957	259,410
2012	458,885,040	223,293,827	48.7%	1.3420	255,002
2013	472,150,201	262,992,907	55.7%	1.2904	250,421
2014	508,149,442	312,199,395	61.4%	1.2407	245,979
2015	536,317,867	344,598,852	64.3%	1.1930	241,402
2016	577,047,999	438,980,008	76.1%	1.1471	236,784
2017	634,470,112	481,431,244	75.9%	1.1030	231,786
2018	671,079,985	559,285,418	83.3%	1.0606	226,680
2019	701,862,204	688,330,088	98.1%	1.0198	221,005
2020	702,975,421	701,971,554	99.9%	0.9806	212,877
2021	967,170,578	755,274,171	78.1%	0.9429	204,581
2022	1,258,206,903	807,910,713	64.2%	0.9066	195,756
2023	1,204,268,108	831,102,751	69.0%	0.8717	186,548
2024	1,146,969,917	855,339,312	74.6%	0.8382	177,090
2025	1,087,424,093	873,796,416	80.4%	0.8060	167,517
2026	1,026,695,525	883,961,560	86.1%	0.7750	157,978
2027	966,001,803	889,826,825	92.1%	0.7452	148,558
2028	905,878,253	896,550,058	99.0%	0.7165	139,271
2029	846,605,809	902,573,048	106.6%	0.6889	130,152
2030	788,559,038	921,219,105	116.8%	0.6624	121,223
2031	731,803,637	952,502,108	130.2%	0.6370	112,460
2032	676,431,914	976,515,507	144.4%	0.6125	103,876
2033	622,462,037	992,000,462	159.4%	0.5889	95,473
2034	569,990,245	998,412,878	175.2%	0.5663	87,282
2035	519,176,809	993,446,999	191.4%	0.5445	79,359
2036	470,351,681	979,869,816	208.3%	0.5235	71,762
2037	423,818,789	961,857,528	227.0%	0.5034	64,514
2038	379,667,546	936,402,404	246.6%	0.4840	57,631
2039	337,973,052	901,981,621	266.9%	0.4654	51,132
2040	298,854,577	858,359,355	287.2%	0.4475	45,057
2041	262,510,285	807,416,720	307.6%	0.4303	39,437
2042	229,055,776	754,674,914	329.5%	0.4138	34,281
2043	198,511,395	700,828,622	353.0%	0.3978	29,584
2044	170,812,442	644,445,072	377.3%	0.3825	25,339
2045	145,910,906	585,667,117	401.4%	0.3678	21,542
2046	123,744,515	524,485,170	423.8%	0.3537	18,183
2047	104,214,695	461,114,405	442.5%	0.3401	15,240
2048	87,162,152	398,417,163	457.1%	0.3270	12,683
2049	72,389,970	342,252,499	472.8%	0.3144	10,479
2050	59,697,200	293,468,027	491.6%	0.3023	8,593
2051	48,875,400	250,389,454	512.3%	0.2907	6,993
2052	39,730,483	212,813,362	535.6%	0.2795	5,650
2053	32,080,323	180,172,005	561.6%	0.2688	4,534
2054	25,746,189	151,434,903	588.2%	0.2584	3,616
2055	20,547,530	126,653,351	616.4%	0.2485	2,868
2056	16,311,606	105,625,781	647.5%	0.2389	2,262
2057	12,886,381	87,477,693	678.8%	0.2297	1,775
2058	10,138,455	71,870,092	708.9%	0.2209	1,386
2059	7,945,090	58,796,961	740.0%	0.2124	1,076
2060	6,196,446	47,899,165	773.0%	0.2042	831
2061	4,803,446	38,646,089	804.5%	0.1964	637
2062	3,699,337	30,941,769	836.4%	0.1888	486
2063	2,838,603	24,714,689	870.7%	0.1816	369
2064	2,171,796	19,538,265	899.6%	0.1746	278
2065	1,653,397	15,277,590	924.0%	0.1679	209
2066	1,248,522	11,829,888	947.5%	0.1614	155
2067	933,457	8,988,756	963.0%	0.1552	115
2068	695,898	6,690,679	961.4%	0.1492	84
2069	516,593	4,891,498	946.9%	0.1435	61
2070	379,990	3,506,400	922.8%	0.1380	44
2071	278,071	2,483,012	892.9%	0.1327	31
2072	202,888	1,742,064	858.6%	0.1276	22
2073	146,872	1,216,543	828.3%	0.1227	16
2074	105,134	843,292	802.1%	0.1179	11
2075	75,264	582,736	774.3%	0.1134	7
2076	53,748	401,308	746.6%	0.1090	5
2077	37,891	271,900	717.6%	0.1049	3
2078	26,852	182,777	680.7%	0.1008	2
2079	19,060	121,869	639.4%	0.0969	1

Accumulated and Present Values as of 12/31/2019

Past:	12,845,658,231	5,161,814,255	40.2%
Future:	12,302,104,712	15,085,415,425	122.6%
Lifetime:	25,147,762,943	20,247,229,680	80.5%

*Includes all rate increases applicable to policies issued prior to 9/16/2002 approved in your state applied to all policies nationwide, and the rate increase requested in this

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

Actuarial Memorandum
December 2020

CONFIDENTIAL

Exhibit IIb: Choice I Policy Forms - Nationwide Experience
Lifetime Benefit Period - With Requested 86.7% Rate Increase*
Applicable to Policies Issued Prior to 9/16/2002

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4% Discount Factor	Lives
2001	10,116,134	475,276	4.7%	2.0659	17,177
2002	63,169,007	8,213,083	13.0%	1.9865	47,471
2003	127,078,392	10,626,721	8.4%	1.9101	76,634
2004	158,927,050	15,336,207	9.6%	1.8366	82,929
2005	169,039,794	30,565,378	18.1%	1.7660	85,089
2006	177,259,511	25,135,576	14.2%	1.6980	88,313
2007	179,280,935	31,013,643	17.3%	1.6327	86,851
2008	175,720,803	51,735,780	29.4%	1.5699	85,095
2009	171,108,708	58,844,599	34.4%	1.5096	83,070
2010	167,214,008	78,499,361	46.9%	1.4515	81,618
2011	164,009,021	71,995,867	43.9%	1.3957	80,360
2012	160,987,423	84,228,160	52.3%	1.3420	79,228
2013	166,573,295	102,326,470	61.4%	1.2904	78,139
2014	180,903,609	132,003,923	73.0%	1.2407	77,024
2015	192,636,449	138,446,651	71.9%	1.1930	75,988
2016	213,491,610	197,357,752	92.4%	1.1471	74,934
2017	252,415,100	201,336,075	79.8%	1.1030	73,704
2018	270,257,594	231,847,567	85.8%	1.0606	72,505
2019	288,812,007	288,486,209	99.9%	1.0198	71,296
2020	287,750,097	264,532,887	91.9%	0.9806	69,202
2021	441,399,745	293,336,578	66.5%	0.9429	67,110
2022	582,700,082	319,950,048	54.9%	0.9066	64,838
2023	562,391,451	332,971,203	59.2%	0.8717	62,417
2024	540,386,644	347,085,553	64.2%	0.8382	59,867
2025	517,002,204	359,546,534	69.5%	0.8060	57,230
2026	492,659,545	368,890,566	74.9%	0.7750	54,548
2027	467,855,913	376,566,150	80.5%	0.7452	51,846
2028	442,812,122	385,427,353	87.0%	0.7165	49,131
2029	417,666,017	394,825,611	94.5%	0.6889	46,416
2030	392,603,505	410,531,964	104.6%	0.6624	43,706
2031	367,680,988	432,347,785	117.6%	0.6370	41,000
2032	342,968,576	450,871,723	131.5%	0.6125	38,303
2033	318,533,227	465,707,232	146.2%	0.5889	35,620
2034	294,436,728	476,970,024	162.0%	0.5663	32,963
2035	270,792,362	483,288,989	178.5%	0.5445	30,349
2036	247,756,242	485,726,925	196.1%	0.5235	27,797
2037	225,479,014	485,251,756	215.2%	0.5034	25,319
2038	204,046,165	479,695,927	235.1%	0.4840	22,924
2039	183,518,980	468,386,254	255.2%	0.4654	20,622
2040	163,998,365	451,283,062	275.2%	0.4475	18,431
2041	145,603,559	430,123,608	295.4%	0.4303	16,366
2042	128,429,480	407,798,127	317.5%	0.4138	14,435
2043	112,522,266	384,207,491	341.5%	0.3978	12,643
2044	97,894,460	358,180,464	365.9%	0.3825	10,994
2045	84,563,416	329,809,448	390.0%	0.3678	9,492
2046	72,533,987	299,079,177	412.3%	0.3537	8,139
2047	61,790,349	266,043,643	430.6%	0.3401	6,931
2048	52,280,474	232,564,315	444.8%	0.3270	5,863
2049	43,929,574	202,268,184	460.4%	0.3144	4,925
2050	36,656,597	175,732,462	479.4%	0.3023	4,108
2051	30,371,348	152,091,349	500.8%	0.2907	3,401
2052	24,986,838	131,251,049	525.3%	0.2795	2,796
2053	20,419,048	112,905,876	552.9%	0.2688	2,284
2054	16,583,235	96,450,211	581.6%	0.2584	1,854
2055	13,391,577	81,975,981	612.1%	0.2485	1,497
2056	10,757,049	69,414,017	645.3%	0.2389	1,202
2057	8,598,388	58,266,557	677.6%	0.2297	959
2058	6,840,593	48,487,313	708.8%	0.2209	762
2059	5,416,621	40,173,014	741.7%	0.2124	601
2060	4,267,430	33,130,285	776.4%	0.2042	472
2061	3,343,873	27,016,586	807.9%	0.1964	368
2062	2,605,209	21,835,681	838.2%	0.1888	285
2063	2,019,784	17,588,715	870.8%	0.1816	219
2064	1,558,754	14,004,937	898.5%	0.1746	168
2065	1,196,411	11,008,652	920.1%	0.1679	127
2066	911,811	8,545,956	937.3%	0.1614	96
2067	689,663	6,496,544	942.0%	0.1552	72
2068	519,200	4,831,981	930.7%	0.1492	53
2069	388,534	3,536,291	910.2%	0.1435	39
2070	288,144	2,532,006	878.7%	0.1380	29
2071	211,862	1,788,756	844.3%	0.1327	21
2072	154,991	1,259,661	812.7%	0.1276	15
2073	112,744	884,024	784.1%	0.1227	10
2074	81,462	613,833	753.5%	0.1179	7
2075	58,695	425,307	724.6%	0.1134	5
2076	42,118	294,082	698.2%	0.1090	4
2077	29,866	199,467	667.9%	0.1049	2
2078	21,205	134,561	634.6%	0.1008	2
2079	15,017	90,168	600.4%	0.0969	1

Accumulated and Present Values as of 12/31/2019

Past:	4,568,768,105	2,160,131,574	47.3%
Future:	5,986,119,421	6,981,526,775	116.6%
Lifetime:	10,554,887,527	9,141,658,349	86.6%

*Includes all rate increases applicable to policies issued prior to 9/16/2002 approved in your state applied to all policies nationwide, and the rate increase requested in this

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

Actuarial Memorandum
December 2020

CONFIDENTIAL

Exhibit IIc: Choice I Policy Forms - Nationwide Experience
Limited Benefit Period - With Requested 82% Rate Increase*
Applicable to Policies Issued Prior to 9/16/2002

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4% Discount Factor	Lives
2001	20,998,544	315,079	1.5%	2.0659	39,400
2002	132,829,524	5,428,240	4.1%	1.9865	115,148
2003	261,697,260	13,913,056	5.3%	1.9101	178,874
2004	315,991,420	20,183,770	6.4%	1.8366	191,110
2005	329,400,081	27,312,802	8.3%	1.7660	193,863
2006	338,354,604	41,091,615	12.1%	1.6980	198,499
2007	338,477,853	51,402,920	15.2%	1.6327	194,835
2008	330,862,181	58,461,218	17.7%	1.5699	190,747
2009	321,478,684	84,434,286	26.3%	1.5096	186,156
2010	313,074,151	103,255,810	33.0%	1.4515	182,493
2011	305,543,872	108,132,891	35.4%	1.3957	179,050
2012	297,897,617	139,065,667	46.7%	1.3420	175,774
2013	305,576,906	160,666,437	52.6%	1.2904	172,282
2014	327,245,833	180,195,472	55.1%	1.2407	168,955
2015	343,681,418	206,152,201	60.0%	1.1930	165,414
2016	363,556,390	241,622,256	66.5%	1.1471	161,850
2017	382,055,012	280,095,169	73.3%	1.1030	158,082
2018	400,822,391	327,437,851	81.7%	1.0606	154,175
2019	413,050,197	399,843,880	96.8%	1.0198	149,709
2020	415,225,324	437,438,666	105.3%	0.9806	143,675
2021	525,770,833	461,937,593	87.9%	0.9429	137,472
2022	675,506,821	487,960,665	72.2%	0.9066	130,917
2023	641,876,657	498,131,547	77.6%	0.8717	124,132
2024	606,583,274	508,253,759	83.8%	0.8382	117,222
2025	570,421,889	514,249,882	90.2%	0.8060	110,287
2026	534,035,980	515,070,994	96.4%	0.7750	103,430
2027	498,145,890	513,260,675	103.0%	0.7452	96,712
2028	463,066,131	511,122,705	110.4%	0.7165	90,140
2029	428,939,792	507,747,437	118.4%	0.6889	83,737
2030	395,955,533	510,687,141	129.0%	0.6624	77,517
2031	364,122,650	520,154,323	142.9%	0.6370	71,460
2032	333,463,338	525,643,785	157.6%	0.6125	65,573
2033	303,928,810	526,293,230	173.2%	0.5889	59,853
2034	275,553,517	521,442,854	189.2%	0.5663	54,319
2035	248,384,447	510,158,010	205.4%	0.5445	49,010
2036	222,595,439	494,142,891	222.0%	0.5235	43,965
2037	198,339,776	476,605,772	240.3%	0.5034	39,195
2038	175,621,381	456,706,477	260.1%	0.4840	34,707
2039	154,454,071	433,595,367	280.7%	0.4654	30,510
2040	134,856,212	407,076,293	301.9%	0.4475	26,626
2041	116,906,726	377,293,112	322.7%	0.4303	23,071
2042	100,626,296	346,876,787	344.7%	0.4138	19,846
2043	85,989,129	316,621,131	368.2%	0.3978	16,941
2044	72,917,982	286,264,608	392.6%	0.3825	14,346
2045	61,347,490	255,857,669	417.1%	0.3678	12,051
2046	51,210,528	225,405,993	440.2%	0.3537	10,045
2047	42,424,346	195,070,762	459.8%	0.3401	8,309
2048	34,881,678	165,852,847	475.5%	0.3270	6,820
2049	28,460,396	139,984,314	491.9%	0.3144	5,554
2050	23,040,603	117,735,565	511.0%	0.3023	4,485
2051	18,504,051	98,298,105	531.2%	0.2907	3,592
2052	14,743,645	81,562,312	553.2%	0.2795	2,854
2053	11,661,275	67,266,129	576.8%	0.2688	2,250
2054	9,162,954	54,984,692	600.1%	0.2584	1,762
2055	7,155,953	44,677,370	624.3%	0.2485	1,371
2056	5,554,558	36,211,764	651.9%	0.2389	1,061
2057	4,287,993	29,211,136	681.2%	0.2297	816
2058	3,297,862	23,382,779	709.0%	0.2209	624
2059	2,528,469	18,623,948	736.6%	0.2124	475
2060	1,929,017	14,768,880	765.6%	0.2042	359
2061	1,459,573	11,629,502	796.8%	0.1964	270
2062	1,094,128	9,106,088	832.3%	0.1888	201
2063	818,818	7,125,974	870.3%	0.1816	150
2064	613,042	5,533,328	902.6%	0.1746	111
2065	456,987	4,268,938	934.1%	0.1679	81
2066	336,710	3,283,932	975.3%	0.1614	59
2067	243,793	2,492,212	1022.3%	0.1552	43
2068	176,698	1,858,698	1051.9%	0.1492	31
2069	128,058	1,355,207	1058.3%	0.1435	22
2070	91,847	974,394	1060.9%	0.1380	15
2071	66,209	694,256	1048.6%	0.1327	11
2072	47,896	482,403	1007.2%	0.1276	7
2073	34,128	332,520	974.3%	0.1227	5
2074	23,672	229,458	969.3%	0.1179	3
2075	16,569	157,428	950.1%	0.1134	2
2076	11,630	107,226	922.0%	0.1090	2
2077	8,026	72,433	902.5%	0.1049	1
2078	5,647	48,217	853.8%	0.1008	1
2079	4,043	31,701	784.2%	0.0969	0

Accumulated and Present Values as of 12/31/2019

Past:	8,276,890,125	3,001,682,681	36.3%
Future:	6,315,985,291	8,103,888,651	128.3%
Lifetime:	14,592,875,416	11,105,571,332	76.1%

*Includes all rate increases applicable to policies issued prior to 9/16/2002 approved in your state applied to all policies nationwide, and the rate increase requested in this

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

Actuarial Memorandum
December 2020

CONFIDENTIAL

Exhibit III: Choice I Policy Forms - Nationwide Experience
All Benefit Periods - With Requested 86.7%/82% Rate Increase*
58/85 Test
Applicable to Policies Issued Prior to 9/16/2002

This exhibit demonstrates compliance with the model regulation which requires that on a lifetime present value basis, incurred claims are at least equal to 58% of original premiums and 85% of increased premiums. This test is satisfied if Line 11 is "True".

Row	Description	Value
(1)	Accumulated Past Total Premiums Including Rate Increases (Exhibit IIa):	12,845,658,231
(2)	Accumulated Past Premiums on Original Rate Basis:	11,300,365,700
(3)	Accumulated Past Premiums Attributable to Rate Increases: (1) minus (2)	1,545,292,531
(4)	PV Future Total Premiums Including Approved and Proposed Rate Increases (Exhibit IIa):	12,302,104,712
(5)	PV Future Premiums on Original Rate Basis:	2,983,227,348
(6)	PV Future Premiums Attributable to Rate Increases: (4) minus (5)	9,318,877,364
(7)	Accumulated Past Incurred Claims (Exhibit IIa)	5,161,814,255
(8)	PV Future Incurred Claims (Exhibit IIa)	15,085,415,425
(9)	Total Incurred Claims: (7) + (8)	20,247,229,680
(10)	0.58 x [(2) + (5)] + 0.85 x [(3) + (6)] =	17,519,028,379
(11)	Test: Is (9) > (10)?	TRUE

*Includes all rate increases applicable to policies issued prior to 9/16/2002 approved in your state applied to all policies nationwide, and the rate increase requested in this filing

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

Additional Exhibits
December 2020

CONFIDENTIAL

Exhibit IV: Choice I Policy Forms - Nationwide Experience
All Benefit Periods - With 286%/236% Maximum Justified Rate Increase*
Applicable to Policies Issued Prior to 9/16/2002

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4% Discount Factor	Lives
2001	31,114,678	790,356	2.5%	2.0659	56,577
2002	195,998,531	13,641,323	7.0%	1.9865	162,619
2003	388,775,652	24,539,777	6.3%	1.9101	255,508
2004	474,918,470	35,519,977	7.5%	1.8366	274,039
2005	498,439,874	57,878,181	11.6%	1.7660	278,952
2006	515,614,115	66,227,191	12.8%	1.6980	286,812
2007	517,758,788	82,416,563	15.9%	1.6327	281,686
2008	506,582,984	110,196,998	21.8%	1.5699	275,842
2009	492,587,392	143,278,885	29.1%	1.5096	269,226
2010	480,288,159	181,755,171	37.8%	1.4515	264,111
2011	469,552,893	180,128,757	38.4%	1.3957	259,410
2012	458,885,040	223,293,827	48.7%	1.3420	255,002
2013	472,150,201	262,992,907	55.7%	1.2904	250,421
2014	508,149,442	312,199,395	61.4%	1.2407	245,979
2015	536,317,867	344,598,852	64.3%	1.1930	241,402
2016	577,047,999	438,980,008	76.1%	1.1471	236,784
2017	634,470,112	481,431,244	75.9%	1.1030	231,786
2018	671,079,985	559,285,418	83.3%	1.0606	226,680
2019	701,862,204	688,330,088	98.1%	1.0198	221,005
2020	702,975,421	701,971,554	99.9%	0.9806	212,877
2021	1,471,876,236	802,299,292	54.5%	0.9429	204,581
2022	2,430,637,923	913,574,698	37.6%	0.9066	195,756
2023	2,331,833,686	932,394,091	40.0%	0.8717	186,548
2024	2,225,309,512	953,874,438	42.9%	0.8382	177,090
2025	2,113,280,348	969,962,590	45.9%	0.8060	167,517
2026	1,998,036,622	977,474,202	48.9%	0.7750	157,978
2027	1,882,168,950	980,587,370	52.1%	0.7452	148,558
2028	1,766,842,666	984,802,433	55.7%	0.7165	139,271
2029	1,652,750,405	988,384,503	59.8%	0.6889	130,152
2030	1,540,689,832	1,006,005,044	65.3%	0.6624	121,223
2031	1,430,873,993	1,037,541,831	72.5%	0.6370	112,460
2032	1,323,541,640	1,061,162,766	80.2%	0.6125	103,876
2033	1,218,774,160	1,075,493,823	88.2%	0.5889	95,473
2034	1,116,778,672	1,079,978,096	96.7%	0.5663	87,282
2035	1,017,894,299	1,072,274,643	105.3%	0.5445	79,359
2036	922,780,834	1,055,393,573	114.4%	0.5235	71,762
2037	832,036,944	1,033,867,077	124.3%	0.5034	64,514
2038	745,857,545	1,004,554,405	134.7%	0.4840	57,631
2039	664,396,979	965,727,392	145.4%	0.4654	51,132
2040	587,901,883	916,669,911	155.9%	0.4475	45,057
2041	516,765,982	859,535,641	166.3%	0.4303	39,437
2042	451,227,563	800,801,273	177.5%	0.4138	34,281
2043	391,337,126	741,372,469	189.4%	0.3978	29,584
2044	336,977,949	679,746,909	201.7%	0.3825	25,339
2045	288,066,878	616,064,196	213.9%	0.3678	21,542
2046	244,491,295	550,298,054	225.1%	0.3537	18,183
2047	206,064,621	482,650,812	234.2%	0.3401	15,240
2048	172,482,400	416,082,653	241.2%	0.3270	12,683
2049	143,365,534	356,648,318	248.8%	0.3144	10,479
2050	118,323,571	305,170,530	257.9%	0.3023	8,593
2051	96,953,722	259,856,444	268.0%	0.2907	6,993
2052	78,879,023	220,446,939	279.5%	0.2795	5,650
2053	63,744,643	186,309,127	292.3%	0.2688	4,534
2054	51,201,862	156,336,270	305.3%	0.2584	3,616
2055	40,897,914	130,547,533	319.2%	0.2485	2,868
2056	32,494,637	108,710,017	334.5%	0.2389	2,262
2057	25,693,358	89,903,102	349.9%	0.2297	1,775
2058	20,231,205	73,762,014	364.6%	0.2209	1,386
2059	15,866,742	60,265,357	379.8%	0.2124	1,076
2060	12,384,121	49,033,202	395.9%	0.2042	831
2061	9,608,014	39,512,481	411.2%	0.1964	637
2062	7,406,166	31,598,451	426.7%	0.1888	486
2063	5,687,544	25,211,423	443.3%	0.1816	369
2064	4,354,475	19,909,933	457.2%	0.1746	278
2065	3,317,232	15,552,574	468.8%	0.1679	209
2066	2,506,778	12,031,417	480.0%	0.1614	155
2067	1,875,951	9,133,688	486.9%	0.1552	115
2068	1,399,651	6,792,794	485.3%	0.1492	84
2069	1,039,705	4,962,223	477.3%	0.1435	61
2070	765,297	3,554,408	464.4%	0.1380	44
2071	560,253	2,515,198	448.9%	0.1327	31
2072	408,867	1,763,481	431.3%	0.1276	22
2073	296,103	1,230,743	415.6%	0.1227	16
2074	212,124	852,630	401.9%	0.1179	11
2075	151,940	588,864	387.6%	0.1134	7
2076	108,549	405,319	373.4%	0.1090	5
2077	76,564	274,478	358.5%	0.1049	3
2078	54,266	184,424	339.9%	0.1008	2
2079	38,511	122,914	319.2%	0.0969	1

Accumulated and Present Values as of 12/31/2019

Past:	12,845,658,231	5,161,814,255	40.2%
Future:	22,935,096,557	16,325,639,470	71.2%
Lifetime:	35,780,754,788	21,487,453,725	60.1%

*Includes all rate increases applicable to policies issued prior to 9/16/2002 approved in your state applied to all policies nationwide, and the maximum justified rate increase of 286%/236% that brings the Lifetime Loss Ratio closer to pricing (60%). All rate increases are applied on actual or assumed implementation dates. The actuarial future assumptions are the best estimate assumptions described in Section 8 of the actuarial memorandum.

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

Additional Exhibits
December 2020

CONFIDENTIAL

Exhibit V: Choice I Policy Forms - Nationwide Experience
All Benefit Periods - With Approved Rate Increase Applied Since Issue*
Applicable to Policies Issued Prior to 9/16/2002

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4% Discount Factor	Lives
2001	75,897,985	790,356	1.0%	2.0659	56,577
2002	477,666,485	13,641,323	2.9%	1.9865	162,619
2003	948,868,222	24,539,777	2.6%	1.9101	255,508
2004	1,161,990,082	35,519,977	3.1%	1.8366	274,039
2005	1,221,287,134	57,878,181	4.7%	1.7660	278,952
2006	1,265,234,508	66,227,191	5.2%	1.6980	286,812
2007	1,271,497,942	82,416,563	6.5%	1.6327	281,686
2008	1,244,294,018	110,196,998	8.9%	1.5699	275,842
2009	1,210,106,439	143,278,885	11.8%	1.5096	269,226
2010	1,180,186,051	181,755,171	15.4%	1.4515	264,111
2011	1,154,221,882	180,128,757	15.6%	1.3957	259,410
2012	1,128,547,992	223,293,827	19.8%	1.3420	255,002
2013	1,093,586,120	262,992,907	24.0%	1.2904	250,421
2014	1,043,131,064	312,199,395	29.9%	1.2407	245,979
2015	1,000,628,835	344,598,852	34.4%	1.1930	241,402
2016	954,403,566	438,980,008	46.0%	1.1471	236,784
2017	904,138,134	481,431,244	53.2%	1.1030	231,786
2018	858,820,940	559,285,418	65.1%	1.0606	226,680
2019	794,863,902	688,330,088	86.6%	1.0198	221,005
2020	752,644,899	754,377,257	100.2%	0.9806	212,857
2021	723,862,468	810,130,418	111.9%	0.9429	204,482
2022	693,155,056	868,684,899	125.3%	0.9066	195,507
2023	660,687,659	932,063,415	141.1%	0.8717	186,075
2024	626,733,957	999,874,853	159.5%	0.8382	176,318
2025	591,856,642	1,064,183,153	179.8%	0.8060	166,372
2026	556,522,694	1,120,956,270	201.4%	0.7750	156,399
2027	521,311,590	1,174,076,848	225.2%	0.7452	146,495
2028	486,489,533	1,230,215,736	252.9%	0.7165	136,692
2029	452,202,925	1,287,458,481	284.7%	0.6889	127,029
2030	418,610,575	1,354,567,386	323.6%	0.6624	117,555
2031	385,879,368	1,430,619,051	370.7%	0.6370	108,306
2032	354,159,974	1,497,112,257	422.7%	0.6125	99,304
2033	323,503,680	1,550,786,294	479.4%	0.5889	90,565
2034	293,950,537	1,589,628,882	540.8%	0.5663	82,123
2035	265,611,037	1,607,991,276	605.4%	0.5445	74,034
2036	238,642,198	1,608,138,688	673.9%	0.5235	66,354
2037	213,187,936	1,594,712,695	748.0%	0.5034	59,105
2038	189,295,853	1,560,358,694	824.3%	0.4840	52,295
2039	166,975,427	1,501,550,160	899.3%	0.4654	45,942
2040	146,275,793	1,421,485,723	971.8%	0.4475	40,076
2041	127,262,500	1,328,700,907	1044.1%	0.4303	34,718
2042	109,969,701	1,234,344,525	1122.4%	0.4138	29,865
2043	94,368,553	1,138,972,859	1206.9%	0.3978	25,500
2044	80,395,790	1,039,824,924	1293.4%	0.3825	21,608
2045	67,992,911	937,678,658	1379.1%	0.3678	18,174
2046	57,092,168	833,101,325	1459.2%	0.3537	15,177
2047	47,609,883	726,498,854	1525.9%	0.3401	12,586
2048	39,434,813	622,427,218	1578.4%	0.3270	10,366
2049	32,442,184	530,453,675	1635.1%	0.3144	8,478
2050	26,509,784	451,710,657	1703.9%	0.3023	6,885
2051	21,514,466	383,112,128	1780.7%	0.2907	5,550
2052	17,343,320	324,101,859	1868.7%	0.2795	4,444
2053	13,893,655	273,443,636	1968.1%	0.2688	3,535
2054	11,067,858	229,238,179	2071.2%	0.2584	2,797
2055	8,771,654	191,353,073	2181.5%	0.2485	2,201
2056	6,918,050	159,228,905	2301.6%	0.2389	1,723
2057	5,432,343	131,444,164	2419.7%	0.2297	1,343
2058	4,249,418	107,478,558	2529.3%	0.2209	1,041
2059	3,311,565	87,421,145	2639.9%	0.2124	802
2060	2,568,240	70,753,609	2754.9%	0.2042	615
2061	1,979,856	56,586,886	2858.1%	0.1964	468
2062	1,516,736	44,830,242	2955.7%	0.1888	354
2063	1,157,465	35,387,985	3057.4%	0.1816	267
2064	880,230	27,568,091	3131.9%	0.1746	199
2065	665,500	21,181,394	3182.8%	0.1679	148
2066	498,520	16,075,155	3224.6%	0.1614	109
2067	370,188	11,931,982	3223.2%	0.1552	79
2068	274,020	8,648,972	3156.3%	0.1492	57
2069	201,791	6,138,475	3042.0%	0.1435	41
2070	147,186	4,259,303	2893.8%	0.1380	29
2071	106,646	2,912,294	2730.8%	0.1327	20
2072	77,181	1,969,159	2551.3%	0.1276	14
2073	55,270	1,325,227	2397.7%	0.1227	10
2074	39,265	884,298	2252.2%	0.1179	7
2075	27,945	587,954	2103.9%	0.1134	4
2076	19,820	389,600	1965.7%	0.1090	3
2077	13,910	253,485	1822.4%	0.1049	2
2078	9,833	163,557	1663.4%	0.1008	1
2079	6,986	104,405	1494.4%	0.0969	1

Accumulated and Present Values as of 12/31/2019

Past:	27,764,828,590	5,161,814,255	18.6%
Future:	7,103,195,346	21,337,725,820	300.4%
Lifetime:	34,868,023,936	26,499,540,075	76.0%

*Includes all rate increases applicable to policies issued prior to 9/16/2002 approved in your state applied to all policies nationwide, but excludes the rate increase requested in this filing. All rate increases are applied since inception. The actuarial future assumptions are the best estimate assumptions described in Section 8 of the actuarial memorandum without the benefit utilization trend, mortality and morbidity improvement assumptions.

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

Additional Exhibits
December 2020

CONFIDENTIAL

Exhibit VI: Choice I Policy Forms - Nationwide Experience
All Benefit Periods - With Both Approved and If-Knew Increase 37.8%/20.5% Applied Since Issue*
Applicable to Policies Issued Prior to 9/16/2002

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4% Discount Factor	Lives
2001	96,646,526	790,356	0.8%	2.0659	56,577
2002	607,993,051	13,641,323	2.2%	1.9865	162,619
2003	1,208,575,885	24,539,777	2.0%	1.9101	255,508
2004	1,481,725,704	35,519,977	2.4%	1.8366	274,039
2005	1,558,366,366	57,878,181	3.7%	1.7660	278,952
2006	1,615,539,567	66,227,191	4.1%	1.6980	286,812
2007	1,624,123,971	82,416,563	5.1%	1.6327	281,686
2008	1,589,516,938	110,196,998	6.9%	1.5699	275,842
2009	1,545,954,957	143,278,885	9.3%	1.5096	269,226
2010	1,507,902,955	181,755,171	12.1%	1.4515	264,111
2011	1,474,972,012	180,128,757	12.2%	1.3957	259,410
2012	1,442,484,931	223,293,827	15.5%	1.3420	255,002
2013	1,398,197,478	262,992,907	18.8%	1.2904	250,421
2014	1,334,307,402	312,199,395	23.4%	1.2407	245,979
2015	1,280,528,396	344,598,852	26.9%	1.1930	241,402
2016	1,222,207,621	438,980,008	35.9%	1.1471	236,784
2017	1,158,656,266	481,431,244	41.6%	1.1030	231,786
2018	1,101,328,639	559,285,418	50.8%	1.0606	226,680
2019	1,020,549,821	688,330,088	67.4%	1.0198	221,005
2020	954,735,025	776,091,005	81.3%	0.9806	212,857
2021	920,726,627	830,411,346	90.2%	0.9429	204,482
2022	883,710,839	888,048,476	100.5%	0.9066	195,507
2023	844,023,317	950,933,060	112.7%	0.8717	186,075
2024	802,082,594	1,018,500,151	127.0%	0.8382	176,318
2025	758,619,340	1,082,598,981	142.7%	0.8060	166,372
2026	714,293,264	1,139,070,897	159.5%	0.7750	156,399
2027	669,908,899	1,191,836,834	177.9%	0.7452	146,495
2028	625,841,923	1,247,645,340	199.4%	0.7165	136,692
2029	582,319,518	1,304,547,981	224.0%	0.6889	127,029
2030	539,568,850	1,371,440,660	254.2%	0.6624	117,555
2031	497,827,953	1,447,367,966	290.7%	0.6370	108,306
2032	457,304,709	1,513,594,110	331.0%	0.6125	99,304
2033	418,078,304	1,566,838,746	374.8%	0.5889	90,565
2034	380,209,124	1,605,093,588	422.2%	0.5663	82,123
2035	343,847,422	1,622,702,328	471.9%	0.5445	74,034
2036	309,202,132	1,621,975,025	524.6%	0.5235	66,354
2037	276,462,051	1,607,613,492	581.5%	0.5034	59,105
2038	245,695,459	1,572,235,393	639.9%	0.4840	52,295
2039	216,919,869	1,512,313,361	697.2%	0.4654	45,942
2040	190,203,995	1,431,089,394	752.4%	0.4475	40,076
2041	165,636,411	1,337,164,292	807.3%	0.4303	34,718
2042	143,265,762	1,241,752,527	866.7%	0.4138	29,865
2043	123,060,195	1,145,415,218	930.8%	0.3978	25,500
2044	104,942,722	1,045,373,198	996.1%	0.3825	21,608
2045	88,842,582	942,403,460	1060.8%	0.3678	18,174
2046	74,676,316	837,070,163	1120.9%	0.3537	15,177
2047	62,338,782	729,774,271	1170.7%	0.3401	12,586
2048	51,689,396	625,084,848	1209.3%	0.3270	10,366
2049	42,569,569	532,597,842	1251.1%	0.3144	8,478
2050	34,822,741	453,438,928	1302.1%	0.3023	6,885
2051	28,291,682	384,500,611	1359.1%	0.2907	5,550
2052	22,831,617	325,215,761	1424.4%	0.2795	4,444
2053	18,310,384	274,336,111	1498.3%	0.2688	3,535
2054	14,602,157	229,949,381	1574.8%	0.2584	2,797
2055	11,585,196	191,917,338	1656.6%	0.2485	2,201
2056	9,146,877	159,675,040	1745.7%	0.2389	1,723
2057	7,190,130	131,793,952	1833.0%	0.2297	1,343
2058	5,630,082	107,750,176	1913.8%	0.2209	1,041
2059	4,391,613	87,630,734	1995.4%	0.2124	802
2060	3,409,010	70,914,340	2080.2%	0.2042	615
2061	2,630,600	56,708,492	2155.7%	0.1964	468
2062	2,017,374	44,921,355	2226.7%	0.1888	354
2063	1,540,954	35,456,053	2300.9%	0.1816	267
2064	1,172,797	27,618,242	2354.9%	0.1746	199
2065	887,394	21,217,813	2391.0%	0.1679	148
2066	665,350	16,101,270	2420.0%	0.1614	109
2067	494,633	11,950,287	2416.0%	0.1552	79
2068	366,481	8,661,500	2363.4%	0.1492	57
2069	270,096	6,146,885	2275.8%	0.1435	41
2070	197,184	4,264,816	2162.9%	0.1380	29
2071	142,942	2,915,852	2039.9%	0.1327	20
2072	103,486	1,971,438	1905.0%	0.1276	14
2073	74,157	1,326,682	1789.0%	0.1227	10
2074	52,737	885,219	1678.6%	0.1179	7
2075	37,558	588,535	1567.0%	0.1134	4
2076	26,651	389,966	1463.2%	0.1090	3
2077	18,717	253,710	1355.5%	0.1049	2
2078	13,231	163,696	1237.2%	0.1008	1
2079	9,397	104,489	1111.9%	0.0969	1

Accumulated and Present Values as of 12/31/2019

Past:	35,472,907,202	5,161,814,255	14.6%
Future:	9,112,284,003	21,600,486,069	237.0%
Lifetime:	44,585,191,205	26,762,300,324	60.0%

*Includes all rate increases applicable to policies issued prior to 9/16/2002 approved in your state applied to all policies nationwide, and the If-Knew rate Increase of 37.8%/20.5%. All rate increases are applied since inception. The actuarial future assumptions are the best estimate assumptions described in Section 8 of the actuarial memorandum without the benefit utilization trend, mortality and morbidity improvement assumptions.

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

Additional Exhibits
December 2020

CONFIDENTIAL

Exhibit VII: Choice I Policy Forms - Nationwide Experience
All Benefit Periods - With 37.8%/20.5% Rate Increase*
Applicable to Policies Issued Prior to 9/16/2002

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4% Discount Factor	Lives
2001	31,114,678	790,356	2.5%	2.0659	56,577
2002	195,998,531	13,641,323	7.0%	1.9865	162,619
2003	388,775,652	24,539,777	6.3%	1.9101	255,508
2004	474,918,470	35,519,977	7.5%	1.8366	274,039
2005	498,439,874	57,878,181	11.6%	1.7660	278,952
2006	515,614,115	66,227,191	12.8%	1.6980	286,812
2007	517,758,788	82,416,563	15.9%	1.6327	281,686
2008	506,582,984	110,196,998	21.8%	1.5699	275,842
2009	492,587,392	143,278,885	29.1%	1.5096	269,226
2010	480,288,159	181,755,171	37.8%	1.4515	264,111
2011	469,552,893	180,128,757	38.4%	1.3957	259,410
2012	458,885,040	223,293,827	48.7%	1.3420	255,002
2013	472,150,201	262,992,907	55.7%	1.2904	250,421
2014	508,149,442	312,199,395	61.4%	1.2407	245,979
2015	536,317,867	344,598,852	64.3%	1.1930	241,402
2016	577,047,999	438,980,008	76.1%	1.1471	236,784
2017	634,470,112	481,431,244	75.9%	1.1030	231,786
2018	671,079,985	559,285,418	83.3%	1.0606	226,680
2019	701,862,204	688,330,088	98.1%	1.0198	221,005
2020	702,975,421	701,971,554	99.9%	0.9806	212,877
2021	805,937,099	740,332,858	91.9%	0.9429	204,581
2022	884,175,954	774,448,439	87.6%	0.9066	195,756
2023	845,125,091	799,096,749	94.6%	0.8717	186,548
2024	804,126,692	824,256,718	102.5%	0.8382	177,090
2025	761,909,838	843,504,970	110.7%	0.8060	167,517
2026	719,123,577	854,544,779	118.8%	0.7750	157,978
2027	676,525,972	861,317,328	127.3%	0.7452	148,558
2028	634,442,547	868,885,522	137.0%	0.7165	139,271
2029	593,016,911	875,743,478	147.7%	0.6889	130,152
2030	552,489,381	894,791,676	162.0%	0.6624	121,223
2031	512,880,442	926,080,911	180.6%	0.6370	112,460
2032	474,239,015	950,299,514	200.4%	0.6125	103,876
2033	436,571,743	966,223,967	221.3%	0.5889	95,473
2034	399,942,013	973,317,096	243.4%	0.5663	87,282
2035	364,459,063	969,280,450	266.0%	0.5445	79,359
2036	330,348,307	956,802,840	289.6%	0.5235	71,762
2037	297,821,203	939,941,536	315.6%	0.5034	64,514
2038	266,940,490	915,724,958	343.0%	0.4840	57,631
2039	237,759,835	882,694,032	371.3%	0.4654	51,132
2040	210,364,698	840,760,198	399.7%	0.4475	45,057
2041	184,895,032	791,728,683	428.2%	0.4303	39,437
2042	161,433,508	740,831,964	458.9%	0.4138	34,281
2043	139,996,307	688,698,802	491.9%	0.3978	29,584
2044	120,541,593	633,915,587	525.9%	0.3825	25,339
2045	103,038,473	576,627,699	559.6%	0.3678	21,542
2046	87,445,727	516,831,582	591.0%	0.3537	18,183
2047	73,697,130	454,746,726	617.0%	0.3401	15,240
2048	61,683,015	393,208,586	637.5%	0.3270	12,683
2049	51,267,085	338,020,540	659.3%	0.3144	10,479
2050	42,310,497	290,038,741	685.5%	0.3023	8,593
2051	34,667,869	247,624,940	714.3%	0.2907	6,993
2052	28,203,937	210,592,959	746.7%	0.2795	5,650
2053	22,791,731	178,394,546	782.7%	0.2688	4,534
2054	18,306,477	150,021,841	819.5%	0.2584	3,616
2055	14,621,958	125,535,895	858.5%	0.2485	2,868
2056	11,617,195	104,744,719	901.6%	0.2389	2,262
2057	9,185,348	86,787,664	944.8%	0.2297	1,775
2058	7,232,397	71,333,939	986.3%	0.2209	1,386
2059	5,671,982	58,382,422	1029.3%	0.2124	1,076
2060	4,426,894	47,580,213	1074.8%	0.2042	831
2061	3,434,420	38,403,211	1118.2%	0.1964	637
2062	2,647,268	30,758,225	1161.9%	0.1888	486
2063	2,032,897	24,576,247	1208.9%	0.1816	369
2064	1,556,377	19,434,945	1248.7%	0.1746	278
2065	1,185,615	15,201,305	1282.1%	0.1679	209
2066	895,924	11,774,050	1314.2%	0.1614	155
2067	670,441	8,948,622	1334.7%	0.1552	115
2068	500,202	6,662,410	1331.9%	0.1492	84
2069	371,556	4,871,933	1311.2%	0.1435	61
2070	273,484	3,493,120	1277.3%	0.1380	44
2071	200,208	2,474,103	1235.8%	0.1327	31
2072	146,108	1,736,142	1188.3%	0.1276	22
2073	105,810	1,212,623	1146.0%	0.1227	16
2074	75,799	840,716	1109.1%	0.1179	11
2075	54,292	581,047	1070.2%	0.1134	7
2076	38,787	400,205	1031.8%	0.1090	5
2077	27,357	271,191	991.3%	0.1049	3
2078	19,390	182,325	940.3%	0.1008	2
2079	13,761	121,583	883.6%	0.0969	1

Accumulated and Present Values as of 12/31/2019

Past:	12,845,658,231	5,161,814,255	40.2%
Future:	8,956,919,538	14,700,411,743	164.1%
Lifetime:	21,802,577,769	19,862,225,998	91.1%

*Includes all rate increases applicable to policies issued prior to 9/16/2002 approved in your state applied to all policies nationwide, and the If-Knew rate Increase of 37.8%/20.5%. All rate increases are applied on actual or assumed implementation dates. The actuarial future assumptions are the best estimate assumptions described in Section 8 of the actuarial memorandum. The If-Knew Rate Increase has been calculated by applying all rate increases since inception, bringing the Lifetime Loss ratio closer to pricing (60%). The actuarial future assumptions are the best estimate assumptions described in Section 8 of the actuarial memorandum without the benefit utilization trend, mortality and morbidity improvement assumptions.

Exhibit VIII
Genworth Life Insurance Company
Status of Filings as of October 31, 2020
All Jurisdictions in which these Forms are Active
Choice 3 Series Policy Forms

Jurisdiction	2012 Rate Action Requested Increase (Lifetime)	2012 Rate Action Requested Increase (Limited)	2012 Rate Action Date of Submission	2012 Rate Action Date Approved or Filed	2012 Rate Action Amount Approved or Filed (Lifetime)	2012 Rate Action Amount Approved or Filed (Limited)	2014 Rate Action Requested Increase (Lifetime)	2014 Rate Action Requested Increase (Limited)	2014 Rate Action Date of Submission	2014 Rate Action Date Approved or Filed	2014 Rate Action Amount Approved or Filed (Lifetime)	2014 Rate Action Amount Approved or Filed (Limited)
Alabama	60%	44%	11/2/2012	1/16/2013	60%	44%	Approved full amount of 2012 ask; no 2014 filing expected					
Alaska	Filing Not Required		Implementing 60% (lifetime) and 44% (limited) increase.				Approved full amount of 2012 ask; no 2014 filing expected					
Arizona	60%	44%	12/7/2012	2/4/2013	25%	25%	54%	27%	10/10/2014	12/4/2014	29%	29%
Arkansas	60%	44%	12/13/2012	4/7/2014	10%	10%	83%	52%	9/30/2014	1/29/2015	25%	15%
California Loss Ratio Non-Partnership	60%	44%	4/12/2013	10/27/2015	20%	20%						
California (Rate Stability) Non-Partnership	53.3%	53.3%	12/19/2013	10/30/2015	37%	37%						
California Loss Ratio Partnership												
California (Rate Stability) Partnership	40%	40%	2/20/2014	11/9/2015	26%	26%						
California Rate Stability Non-Partnership[3]	34.5%	34.5%	2/20/2014	11/9/2015	12.1%	12.1%						
California Unbundled (Rate Stability Partnership)[3]	39.8%	39.8%	2/20/2014	11/9/2015	29.8%	29.8%						
California Unbundled (Rate Stability Non-Partnership)[3]	55.3%	55.3%	1/14/2016	1/31/2019	45.0%	45.0%						
California CADE (Rate Stability Non-Partnership)[3]	55.3%	55.3%	1/14/2016	1/31/2019	45.0%	45.0%						
California Unbundled (Rate Stability Non-Partnership)[3]	55.3%	55.3%	1/14/2016	1/31/2019	45.0%	45.0%						
California CADE (Rate Stability Partnership)[3]	40%	40%	12/22/2015	11/16/2017	40.0%	40.0%						
Colorado	60%	44%	11/21/2012	10/25/2013	20%	15%	20%	15%	11/13/2014	1/15/2015	20%	15%
Connecticut	60%	44%	10/31/2012	1/25/2013	40%	40%	35%	12.0%	9/19/2014	1/5/2015	19%	12%
Delaware	60%	44%	9/17/2012	3/14/2013	60%	44%	Approved full amount of 2012 ask; no 2014 filing expected					
Florida	25%	25%	12/6/2013	5/20/2015	25%	25%	48.4%	48.4%	12/22/2014	4/16/2015	19.4%[8]	17.5%[8]
Georgia	60%	44%	11/7/2012	9/6/2013	18%	18%	68%	40%	9/11/2014	3/13/2015	15%	15%
Hawaii	60%	44%	10/18/2012	Disapproved			100%	67%	10/1/2014	8/14/2017	66.5%	66.5%
Idaho	60%	44%	11/9/2012	10/25/2013	30%	20%	53%	38%	10/1/2014	2/20/2015	15%	15%
Illinois - Loss Ratio	60%	44%	9/19/2012	1/31/2014	60%	44%	Approved full amount of 2012 ask; no 2014 filing expected					
Illinois - Rate Stability												
Indiana	60%	44%	12/27/2012	7/16/2014	9%	6%	92%	65%	11/4/2014			
Indiana (Partnership)	60%	44%	3/4/2013	9/4/2014	17%	20%	63.7%	63.7%	5/1/2015			
Iowa	60%	44%	10/10/2012	11/14/2013	60%	44%	Approved full amount of 2012 ask; no 2014 filing expected					
Kansas	60%	44%	10/26/2012	10/13/2014	38%	38%						
Kentucky	60%	44%	9/21/2012	5/29/2013	18.2%[8]	18.2%[8]	66%	38%	10/23/2014			
Louisiana	60%	44%	10/26/2012	5/27/2014	20%	20%	72%	42%	9/25/2014	2/18/2016	20%	20%
Maine	22%[4]	13%[4]	12/14/2012	5/2/2013	22%	13%						
Maryland	60%	44%	11/16/2012	11/15/2013	15%	15%	15%	15%	11/17/2014	2/12/2015	15%	15%
Massachusetts	60%	44%	12/21/2012	Disapproved								
Michigan	60%	44%	8/31/2012	10/15/2012	60%	44%	Approved full amount of 2012 ask; no 2014 filing expected					
Minnesota	60%	44%	12/21/2012	10/1/2014	15%	15%						
Mississippi	60%	44%	10/8/2012	2/12/2015	25%	25%	25%	25%	9/19/2014	10/27/2014	25%	25%
Missouri	60%	44%	9/19/2012	7/24/2013	60%	44%	Approved full amount of 2012 ask; no 2014 filing expected					
Montana	60%	44%	6/18/2012	12/20/2013	17.4%	17.4%	64%	42%	12/30/2014	1/4/2015	17.4%	17.4%
Nebraska	60%	44%	8/31/2012	12/9/2013	60%	44%	Approved full amount of 2012 ask; no 2014 filing expected					
Nevada	60%	44%	12/21/2012	6/19/2014	55%	42%	No 2014 filing expected					
New Hampshire	60%	44%	11/11/2012	Disapproved								
New Jersey				60%[7]	44%[7]	Approved full amount of 2012 ask; no 2014 filing expected						
New Mexico	60%	44%	11/20/2012	5/16/2014	15%	15%	80%	49%	9/29/2014	Disapproved		
New York	60%	44%	1/22/2013				56.9%	56.9%	10/22/2014	4/28/2015	56.9%[9]	56.9%[9]
North Carolina - Loss Ratio	60%	44%	12/18/2012	Disapproved			100%	67%	10/13/2014	1/29/2015	30%	30%
North Carolina - Rate Stability	60%	44%	12/18/2012	Disapproved			100%	67%	10/13/2014	1/29/2015	30%	30%
North Dakota	60%	44%	12/10/2012	4/5/2013	20%	20%	62%	34%	10/1/2014	11/19/2014	15%	15%
Ohio	60%	44%	11/16/2012	12/19/2013	60%	44%	Approved full amount of 2012 ask; no 2014 filing expected					
Oklahoma	60%	44%	9/18/2012	6/26/2013	25%	25%	57%	30%	9/30/2014	3/13/2015	25%	25%
Oregon	60%	44%	12/3/2012	3/26/2014	30%	30%	56%	29%	10/2/2014	3/23/2015	25%	25%
Pennsylvania - Loss Ratio	20%[2]	20%[2]	12/10/2012	3/8/2013	20%	20%	20%	20%	9/23/2014	12/29/2014	20%	20%
Pennsylvania - Rate Stability	20%[2]	20%[2]	12/10/2012	3/8/2013	20%	20%	20%	20%	9/23/2014	12/29/2014	20%	20%
Rhode Island	60%	44%	12/10/2012	10/14/2014	60%	44%	Approved full amount of 2012 ask; no 2014 filing expected					
South Carolina	60%	44%	10/24/2012	4/16/2013	20%	20%	62%	35%	9/12/2014	12/11/2014	20%	20%
South Dakota	60%	44%	11/2/2012	12/21/2012	60%	44%	Approved full amount of 2012 ask; no 2014 filing expected					
Tennessee	60%	44%	11/19/2012	5/28/2013	60%	44%	Approved full amount of 2012 ask; no 2014 filing expected					
Texas	60%	44%	12/18/2012	5/3/2013	40%	33%						
Utah	60%	44%	12/18/2012		Disapproved		100%	67%	10/13/2014	7/18/2015	60%	44%
Vermont	60%	44%	12/18/2012		Disapproved		100%	67%	5/12/2015		Disapproved	
Virginia - Loss Ratio	60%	44%	10/31/2012	7/31/2013	50%	29.10%						
Virginia - Rate Stability	60%	44%	11/16/2012	7/9/2013	60%	44%						
Washington	60%	44%	10/26/2012	4/12/2013	60%	44%	Approved full amount of 2012 ask; no 2014 filing expected					
Washington, DC	33%[5]	28%[5]	12/24/2012	5/29/2013	10%	10%	100%[5]	100%[5]	10/9/2014	12/3/2014	10%	10%
West Virginia	60%	44%	10/26/2012		Disapproved		100%	67%	10/6/2014	7/2/2015	78%	78%
Wisconsin - Loss Ratio	60%	44%	12/13/2012	5/2/2013	60%	44%	Approved full amount of 2012 ask; no 2014 filing expected					
Wisconsin - Rate Stability	53%	39%	12/13/2012	5/2/2013	53%	39%	Approved full amount of 2012 ask; no 2014 filing expected					
Wyoming	60%	44%	10/25/2012	2/4/2013	60%	44%	Approved full amount of 2012 ask; no 2014 filing expected					

Jurisdiction	2015/2016 Rate Action Requested Increase (Lifetime)	2015/2016 Rate Action Requested Increase (Limited)	2015/2016 Rate Action Date of Submission	2015/2016 Rate Action Date Approved or Filed	2015/2016 Rate Action Amount Approved or Filed (Lifetime)	2015/2016 Rate Action Amount Approved or Filed (Limited)	2017 Rate Action Requested Increase (Lifetime)	2017 Rate Action Requested Increase (Limited)	2017 Rate Action Date of Submission	2017 Rate Action Date Approved or Filed	2017 Rate Action Amount Approved or Filed (Lifetime)	2017 Rate Action Amount Approved or Filed (Limited)
Alabama	72%	55%	9/22/2017	10/1/2018	72%	55%						
Alaska	Approved full amount of 2012 ask; no 2015 filing expected						72%	55%	11/7/2017	7/5/2018	72%	55%
Arizona	59%	43%	12/11/2015	4/28/2017	35%	21%	72%	55%	12/18/2017	9/25/2018	2%	7%
Arkansas	86%	82%	12/21/2015	8/16/2018	25%	25%	72%	55%	8/8/2017	8/30/2017	25%	25%
California Loss Ratio Non-Partnership	100%	100%	12/28/2016	1/31/2019	80%	80%						
California (Rate Stability) Non-Partnership	100%	100%	11/21/2016	1/31/2019	80%	80%						
California Loss Ratio Partnership	40%	40%	1/13/2017	12/6/2018	40%	40%						
California (Rate Stability) Partnership												
California Rate Stability Non-Partnership[3]												
California Unbundled (Rate Stability Partnership)[3]												
California Unbundled (Rate Stability Non-Partnership)[3]												
California CADE (Rate Stability Non-Partnership)[3]												
California Unbundled (Rate Stability Non-Partnership)[3]												
California CADE (Rate Stability Partnership)[3]												
Colorado	78%	74%	8/31/2016				273%	174%	3/20/2018	6/27/2018	182.7%	122.2%
Connecticut	54%	47%	12/30/2015	3/9/2016	17%	17%	72%	55%	10/10/2017	11/28/2017	18%	18%
Delaware	Approved full amount of 2012 ask; no 2015 filing expected						77.3%	58.1%	11/3/2017	4/2/2018	77.3%	58.1%
Florida							178.5%	178.5%	7/17/2017	8/1/2018	122.6%[8]	122.6%[8]
Georgia	89%	70%	11/13/2015	5/16/2016	12%	12%	81%	55%	8/7/2017	9/21/2017	15%	15%
Hawaii												
Idaho	71%	67%	12/7/2015	5/9/2016	15%	15%	72%	55%	8/28/2017	11/12/2019	20%	15%
Illinois - Loss Ratio	Approved full amount of 2012 ask; no 2015 filing expected						72%	55%	12/28/2017	11/5/2019	72%	55%
Illinois - Rate Stability												
Indiana	135%	117%	1/26/2016	6/30/2016	18%	18%	99%	58%	12/26/2017	Disapproved		
Indiana (Partnership)	135%	117%	1/7/2016	7/1/2016	18%	18%	99%	58%	12/27/2017	Disapproved		
Iowa	Approved full amount of 2012 ask; no 2014 filing expected						72%	55%	8/3/2018	5/14/2019	63.9%	39%
Kansas							99%	62%	10/3/2017	12/13/2019	72%	55%
Kentucky	117%	95%	3/31/2016	10/4/2016	30%	20%	79%	57%	12/30/2017	10/9/2018	52%	41.1%
Louisiana							91%	55%	7/17/2017	2/28/2018	20%	20%
Maine							60.2%	53.3%	12/15/2017	4/25/2018	60%	53.3%
Maryland	15%	15%	12/21/2015	4/12/2016	15%	15%	81%	55%	8/17/2017	9/26/2018	15%	15%
Massachusetts												
Michigan	Approved full amount of 2012 ask; no 2014 filing expected						72%	55%	9/21/2017	12/26/2017	72%	55%
Minnesota	123%	100%	4/4/2016	8/18/2016	67%	66%						
Mississippi	25%	25%	9/19/2014	10/27/2014	25%	25%	72%	55%	9/18/2017	9/28/2018	25%	25%
Missouri	Approved full amount of 2012 ask; no 2015 filing expected						72%	55%	10/30/2017	12/13/2018	25%	25%
Montana	113%	73%	12/31/2015	1/25/2017	19.6%	19.6%	107%	55%	11/30/2017	4/30/2018	12.8%	12.8%
Nebraska							72%	55%	12/20/2017	10/19/2018	164.6%	100%
Nevada							74%	57%	12/4/2017	8/8/2018	82%	66%
New Hampshire												
New Jersey	Approved full amount of 2012 ask; no 2015 filing expected						72%	55%	9/22/2017	10/1/2018	72%	55%
New Mexico												
New York			12/28/2016	5/30/2018	52.1%	52.1%						
North Carolina - Loss Ratio	99%	62%	12/26/2017	3/22/2019	75%	40%						
North Carolina - Rate Stability	342%	284%	6/30/2018	12/22/2019	86.5%	55.1%						
North Dakota												
Ohio	Approved full amount of 2012 ask; no 2015 filing expected						72%	55%	10/10/2017	6/19/2019	55%	46%
Oklahoma	64%	47%	12/16/2015	4/1/2016	10%	10%	72%	55%	7/18/2017	8/25/2017	10%	10%
Oregon	58%	42%	12/16/2015	8/26/2016	42%	42%	72%	55%	11/13/2017	12/23/2019	72%	55%
Pennsylvania - Loss Ratio	78%	60%	12/29/2015	4/26/2016	30%	15%	72%	55%	8/21/2017	12/5/2017	20%	20%
Pennsylvania - Rate Stability	78%	60%	12/29/2015	4/26/2016	30%	15%	72%	55%	8/21/2017	12/5/2017	20%	20%
Rhode Island	Approved full amount of 2012 ask; no 2014 filing expected						72%	55%	6/29/2018	10/2/2019	72%	55%
South Carolina	78%	60%	11/13/2015	3/7/2016	20%	20%	72%	55%	9/19/2017	11/8/2017	20%	20%
South Dakota	Approved full amount of 2012 ask; no 2015 filing expected						72%	55%	10/24/2017	5/21/2018	72%	55%
Tennessee	Approved full amount of 2012 ask; no 2015 filing expected						72%	55%	10/31/2017	9/20/2018	51%	37%
Texas	83%	73%	12/9/2015	9/30/2016	70%	56%						
Utah	Approved full amount of 2012 ask; no 2015 filing expected						72%	55%	12/29/2017	9/11/2018	72%	55%
Vermont												
Virginia - Loss Ratio	83%	73%	12/29/2017	6/28/2019	83%	73%						
Virginia - Rate Stability	72%	55%	12/29/2017	6/28/2019	72%	55%						
Washington	72%	55%	9/29/2017	8/15/2019	30%	30%						
Washington, DC	10%	10%	10/30/2015	12/17/2015	10%	10%	72%	55%	7/7/2017	10/27/2017	10%	10%
West Virginia	Approved full amount of 2014 ask; no 2015 filing expected											
Wisconsin - Loss Ratio	Approved full amount of 2012 ask; no 2015 filing expected						72%	55%	11/21/2017	3/13/2018	72%	55%
Wisconsin - Rate Stability	Approved full amount of 2012 ask; no 2015 filing expected						72%	55%	11/21/2017	3/13/2018	72%	55%
Wyoming	Approved full amount of 2012 ask; no 2015 filing expected						72%	55%	11/3/2017	12/29/2017	72%	55%

Jurisdiction	2018 Rate Action Requested Increase (Lifetime)	2018 Rate Action Requested Increase (Limited)	2018 Rate Action Date of Submission	2018 Rate Action Date Approved or Filed	2018 Rate Action Amount Approved or Filed (Lifetime)	2018 Rate Action Amount Approved or Filed (Limited)	2019 Rate Action Requested Increase (Lifetime)	2019 Rate Action Requested Increase (Limited)	2019 Rate Action Date of Submission	2019 Rate Action Date Approved or Filed	2019 Rate Action Amount Approved or Filed (Lifetime)	2019 Rate Action Amount Approved or Filed (Limited)
Alabama	72%	55%	7/27/2020	7/27/2020	72%	55%						
Alaska	72%	55%	12/27/2018				72%	55%	6/28/2020	7/17/2020	72%	55%
Arizona	72%	55%	12/18/2017	9/25/2018	2%	7%						
Arkansas	72%	55%	8/8/2017	8/30/2017	25%	25%	38%	24%	8/13/2018	11/8/2019	19.6%	7.8%
California Loss Ratio Non-Partnership							100%	100%	12/31/2019			
California (Rate Stability) Non-Partnership							70.9%	70.9%	12/31/2019			
California Loss Ratio Partnership												
California (Rate Stability) Partnership	40%	40%	12/28/2018									
California Rate Stability Non-Partnership[3]	40%	40%	12/28/2018									
California Unbundled (Rate Stability Partnership)[3]	40%	40%	12/28/2018									
California Unbundled (Rate Stability Non-Partnership)[3]							70.9%	70.9%	12/30/2019			
California CADE (Rate Stability Non-Partnership)[3]							70.9%	70.9%	12/31/2019			
California Unbundled (Rate Stability Non-Partnership)[3]							70.9%	70.9%	12/31/2019			
California CADE (Rate Stability Partnership)[3]												
Colorado												
Connecticut	46%	31%	10/12/2018	11/26/2018	15%	15%	26.7%	14.2%	12/18/2019	3/31/2020	19.9%	14.2%
Delaware												
Florida												
Georgia	33%	14%	7/26/2019	10/28/2019	12%	12%	104%	58%	7/31/2020	9/17/2020	12%	12%
Hawaii	72%	55%	12/5/2019	9/16/2020	35.5%	27.1%						
Idaho							146%	108%	9/8/2020			
Illinois - Loss Ratio												
Illinois - Rate Stability	441%	371%	6/30/2018									
Indiana												
Indiana (Partnership)												
Iowa	72%	55%	8/3/2018	5/14/2019	63.9%	39%						
Kansas							99.4%	61.7%	10/10/2020			
Kentucky							102.0%	72.8%	8/18/2020			
Louisiana	59%	29%	11/5/2018	10/24/2019	20%	15%	128%	74%	5/19/2020			
Maine												
Maryland	57%	35%	12/6/2018	9/18/2020	14.8%	12.4%						
Massachusetts							175%	123%	9/30/2019	12/19/2019	40%	40%
Michigan							72%	55%	6/2/2020	6/23/2020	72%	55%
Minnesota							195%	160%	9/22/2020			
Mississippi	38%	24%	12/4/2018	5/15/2019	25%	24%	10%	0%	12/12/2019	6/18/2020		
Missouri							72%	55%	9/15/2020			
Montana	84%	37%	10/22/2018	5/21/2019	20.0%	0.0%						
Nebraska												
Nevada												
New Hampshire							651%	651%	12/23/2019	3/19/2020	34.5%	34.5%
New Jersey												
New Mexico	139%	94%	10/5/2018	12/13/2018	15%	15%	108%	68.7%	10/24/2019	1/22/2020	15%	15%
New York												
North Carolina - Loss Ratio												
North Carolina - Rate Stability	342%	284%	6/30/2018	12/22/2019	86.5%	55.1%						
North Dakota												
Ohio	10.9%	6.1%	12/16/2019									
Oklahoma	56%	41%	8/31/2018	11/1/2018	10%	10%	42%	28%	8/6/2019	9/5/2019	15%	15%
Oregon	42%	28%	8/6/2018	9/5/2019	15%	15%	112.0%	72.6%	8/5/2020	8/31/2020	32.3%	32.3%
Pennsylvania - Loss Ratio	43%	29%	8/17/2018	12/27/2018	10.00%	10.00%	72%	46%	10/12/2020			
Pennsylvania - Rate Stability	43%	29%	8/17/2018	12/27/2018	20.00%	20.00%	19.4%	7.6%	11/25/2019	6/3/2020	19.40%	7.60%
Rhode Island												
South Carolina	43%	29%	9/28/2018	7/27/2020	25%	15%						
South Dakota												
Tennessee												
Texas	61.3%	54%	12/31/2018									
Utah												
Vermont	175%	123%	10/25/2018	12/4/2019	113.5%	113.5%						
Virginia - Loss Ratio												
Virginia - Rate Stability												
Washington	137%	137%	11/27/2019	8/25/2020								
Washington, DC	10%	10%	6/6/2018	7/9/2018	10%	10%	10%	10%	9/13/2019	3/3/2020	10%	10%
West Virginia												
Wisconsin - Loss Ratio							72%	55%	5/5/2020	9/4/2020	72%	55%
Wisconsin - Rate Stability							72%	55%	5/5/2020	9/4/2020	72%	55%
Wyoming							72%	55%	7/22/2020	10/21/2020	52.1%	52.1%

Jurisdiction	2020 Rate Action Requested Increase (Lifetime)	2020 Rate Action Requested Increase (Limited)	2020 Rate Action Date of Submission	2020 Rate Action Date Approved or Filed	2020 Rate Action Amount Approved or Filed (Lifetime)	2020 Rate Action Amount Approved or Filed (Limited)	Cumulative Rate Increase Approvals Lifetime	Cumulative Rate Increase Approvals Limited	Data as of 12/31/2019 In-force Annualized Premium (SMM) Lifetime	Data as of 12/31/2019 In-force Annualized Premium (SMM) Limited	Data as of 12/31/2019 In-force Annualized Premium (SMM) Total	Data as of 12/31/2019 In-force Annualized Premium (SMM) % of Total
Alabama	72%	55%	7/27/2020				175%	123%	$13.0	$19.2	$32.2	4.4%
Alaska	72%	55%	6/28/2020	7/17/2020	72%	55%	373%	246%	$0.4	$0.7	$1.1	0.2%
Arizona							145%	109%	$4.0	$3.9	$7.9	1.2%
Arkansas	72%	55%	8/25/2020				195%	185%	$1.4	$1.6	$3.0	0.4%
California Loss Ratio Non-Partnership							116%	116%	$8.2	$3.6	$7.7	1.1%
California (Rate Stability) Non-Partnership							147%	147%	$23.1	$20.7	$43.8	6.4%
California Loss Ratio Partnership							80%	80%	$0.5	$0.5	$1.0	0.1%
California (Rate Stability) Partnership							50%	50%	$37.2	$66.9	$64.1	9.4%
California Rate Stability Non-Partnership[3]							12%	12%	$4.9	$14.0	$18.9	2.8%
California Unbundled (Rate Stability Partnership)[3]							30%	30%	$3.4	$13.1	$16.5	2.4%
California Unbundled (Rate Stability Non-Partnership)[3]							45%	45%	$2.5	$4.0	$6.5	1.0%
California CADE (Rate Stability Non-Partnership)[3]							45%	45%	$5.4	$19.9	$25.3	3.7%
California Unbundled (Rate Stability Non-Partnership)[3]							45%	45%	$1.7	$3.0	$4.8	0.7%
California CADE (Rate Stability Partnership)[3]							40%	40%	$5.4	$40.3	$45.8	6.7%
Colorado	105%	78%	8/21/2020				307%	194%	$2.6	$6.2	$8.8	1.3%
Connecticut	15%	15%	5/27/2020	8/18/2020	77.6%	58.1%	404%	260%	$0.3	$10.4	$13.7	2.0%
Delaware	72%	55%					227%	227%	$10.4	$10.6	$21.0	3.1%
Florida							227%	227%	$10.4	$10.6	$21.0	3.1%
Georgia	104%	58%	7/31/2020	9/17/2020	12%	12%	159%	159%	$6.7	$6.6	$13.3	2.0%
Hawaii							128%	114%	$0.5	$1.9	$2.4	0.4%
Idaho	146%	108%	9/8/2020				166%	83%	$0.8	$1.1	$1.9	0.5%
Illinois - Loss Ratio							173%	127%	$3.1	$9.1	$12.2	2.1%
Illinois - Rate Stability							0%	0%	$2.2	$3.1	$5.3	0.8%
Indiana							29%	23%	$0.6	$0.5	$1.2	0.2%
Indiana (Partnership)							38%	42%	$2.4	$7.0	$9.4	1.4%
Iowa							162%	100%	$1.5	$1.9	$3.4	0.7%
Kansas	99.4%	61.7%	10/10/2020				137%	114%	$1.4	$1.6	$3.0	0.4%
Kentucky	102.0%	72.8%	8/18/2020				134%	100%	$2.4	$3.8	$6.2	0.9%
Louisiana	128%	74%	5/19/2020				107%	99%	$2.5	$2.3	$4.6	0.7%
Maine							95%	73%	$0.5	$1.5	$2.1	0.3%
Maryland							101%	97%	$7.9	$6.5	$14.4	2.1%
Massachusetts	147%	91%	9/10/2020				40%	40%	$4.9	$11.2	$16.1	2.4%
Michigan	72%	55%	6/2/2020	6/23/2020	72%	55%	373%	246%	$2.6	$7.8	$10.5	1.5%
Minnesota	195%	160%	9/22/2020				97%	84%	$3.9	$5.5	$9.3	1.4%
Mississippi							205%	203%	$1.5	$1.2	$2.7	0.4%
Missouri	72%	55%	9/15/2020				195%	160%	$1.4	$1.6	$3.0	0.4%
Montana							80%	69%	$6.4	$5.4	$11.8	1.7%
Nebraska							323%	170%	$1.4	$1.5	$2.9	0.4%
Nevada							188%	133%	$1.1	$1.4	$2.4	0.4%
New Hampshire							34%	34%	$0.4	$1.1	$1.5	0.2%
New Jersey							175%	123%	$0.0	$0.0	$0.0	0.0%
New Mexico	139%	94%	10/5/2018	12/13/2018	15%	15%	52%	52%	$0.9	$1.8	$2.7	0.4%
New York							139%	139%	$19.0	$43.5	$62.5	9.2%
North Carolina - Loss Ratio							284%	83%	$2.3	$2.5	$4.8	0.7%
North Carolina - Rate Stability	342%	284%	6/30/2018	12/22/2019	86.5%	55.1%	342%	284%	$2.3	$2.5	$4.8	0.7%
North Dakota	72.6%	55.0%	6/6/2020	6/29/2020	0%	0%	174%	174%	$0.3	$0.3	$0.6	0.1%
Ohio							148%	110%	$6.1	$11.1	$17.1	2.5%
Oklahoma	112.0%	72.6%	8/5/2020	8/31/2020	32.3%	32.3%	216%	216%	$2.4	$1.6	$4.0	0.6%
Oregon	72%	46%	10/12/2020				287%	258%	$1.6	$2.9	$4.5	0.7%
Pennsylvania - Loss Ratio							197%	119%	$4.2	$5.7	$9.9	1.5%
Pennsylvania - Rate Stability							222%	157%	$8.8	$12.9	$21.7	3.2%
Rhode Island	72%	55%	9/27/2020				175%	123%	$0.6	$1.3	$1.9	0.3%
South Carolina							159%	138%	$4.2	$3.9	$8.1	1.2%
South Dakota	72%	55%	6/27/2020				175%	123%	$0.7	$0.6	$1.3	0.2%
Tennessee	85.9%	75.3%	8/20/2020				182%	97%	$4.6	$4.1	$8.7	1.3%
Texas							138%	107%	$14.0	$14.9	$28.9	4.3%
Utah	72%	55%	7/31/2020	10/24/2020	0%	0%	75%	123%	$0.6	$1.2	$1.8	0.3%
Vermont							114%	114%	$0.3	$1.1	$1.4	0.2%
Virginia - Loss Ratio	72.4%	55%	10/19/2020				175%	123%	$2.7	$3.6	$6.3	0.9%
Virginia - Rate Stability	72%	55%	10/19/2020				175%	123%

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

Actuarial Memorandum
December 2020

PUBLIC

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, 2019.

	Lifetime Benefit	Limited Benefit	Total Lives
Issued Lives	1,643	4,459	6,102
Inforce Lives	1,159	2,872	4,031

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 2019 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.

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 submit the second round of MYRAP, requesting a premium rate increase of 72% for policies with lifetime benefits and 55% for policies with limited benefits, and continue to pursue any remainder of the rate increase not approved in prior filings.

2.2 Proposed Premium Rate Increase

In this filing, GLIC proposes a premium rate increase of 86.7% for policies with lifetime benefits and 82% 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.

Alternatively, the one-time actuarial equivalent rate increases to the second and third rounds of MYRAP, adjusted by any balance from prior filings, are 153% and 121%, for policyholders with lifetime and limited benefits respectively. GLIC is indifferent between accepting the one-time rate increases or the phased rate increase schedule over the next three to six 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 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.
- Compound Increase – the DPM increases each year by 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, which may include any of the following options (where available):

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

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

Lifetime Stable Premium Option (LSPO).

GLIC has developed the LSPO as a new alternative for policy forms 7035, et al to mitigate the proposed premium increase while still providing meaningful protection, as well as a lifetime premium rate guarantee. This option features the following:

1. A lifetime premium rate guarantee,
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).

The combination of the benefits presented with this option is supported by a 2016 PwC study of industry data which found that the average duration for an LTC event is about three years, and that approximately 75% of all LTC events cost less than $250,000[1]. Under this new option, policyholders will have a three-year benefit period (six years for Shared policies), and the estimated median benefit pool, if all policyholders elected this option, would be approximately $295,000 with continued growth at 1% compound.

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 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.

[1] *The formal cost of long-term care services: How can society meet a growing need?* The referenced study, initially made available in October 2016 and then formally published on their website in 2018, is based on data for the time period 2000-2015 and reports figures in 2016 dollars.

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, BIO, 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.

Premium Mode	Modal Factor	State Distribution*		Nationwide Distribution	
		Lifetime	Limited	Lifetime	Limited
Annual	1	57.5%	47.8%	54.4%	48.4%
Semi-Annual	0.51	9.7%	10.8%	9.1%	9.6%
Quarterly	0.26	18.6%	21.6%	15.2%	17.4%
Monthly	0.09	14.2%	19.8%	21.4%	24.6%

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

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.
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.
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.
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.
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.
A 20% rate increase for policies with lifetime was accepted in Pennsylvania on 6/3/2020.

A cumulative rate increase of 197% 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 the LSPO presented in Section 6 are included in Appendix C.

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.

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, 2019, 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. 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 August 1, 2021 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;

g) Historical and projected earned premiums and incurred claims include provisions for waiver of premium; and

h) NAIC Pricing Subgroup does not endorse the stand alone "If-Knew" method. To acknowledge the Department's interest in the "If-Knew" rate increase methodology, GLIC has included the table below as the summary of the components in the If-Knew Rate increase calculation split by Lifetime and Limited benefit periods with Pennsylvania past rate increase history and 4% interest rate:

Note: The If-Knew Rate Increase and Maximum Justified Rate Increase (MJRI) are the rate increase on top of the approved rate increase.

Summary of Components	Lifetime	Limited
If-Knew Rate Increase(A)	37.8%	20.5%
Maximum Justified Rate Increase(B)	286%	236%

(A) If-Knew Rate Increase – The If-Knew Rate Increase has been calculated by applying all rate increases since inception, bringing the LLR closer to pricing (60%).

(B) MJRI – The MJRI has been calculated by applying all rate increases on actual or assumed implementation date, bringing the LLR closer to pricing (60%).

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, 2019, 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, 2019, have been allocated to a calendar year of incurral and included in historic incurred claims. Discounting occurs at 4%.

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 any balance of the amounts requested in the current filing but not approved. In 2023, GLIC intends to file 76% for policies with lifetime benefits and 51% for policies with limited benefits, in addition to any balance of the amounts requested but not approved on any rate increase filings made in 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. Note that if the one-time equivalent rate increase amount is approved in full, GLIC does not anticipate additional rate increases under the Multi-Year Rate Action Plan.

13. State Average Annual Premium Based on Exposed Lives*

	Lifetime Benefit	Limited Benefit
Before Proposed Rate Increase	$3,616	$2,416
After Proposed Rate Increase	$6,751	$4,398

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

14. State and GLIC Nationwide Distribution of Business as of December 31, 2019 (Based on Exposed Lives)

Redacted pursuant to Section 16, below.

15. State and GLIC Nationwide Exposed Lives and Annualized Premium

	State**		Nationwide	
	Lifetime	Limited	Lifetime	Limited
Number of Exposed Lives*	1,159	2,872	71,109	149,601
Inforce Annualized Premium	$4,190,597	$6,940,171	$209,909,366	$310,297,853
Average Issue Age	55	59	55	58
Average Attained Age	74	77	72	75

*Paid-up Policies are included in the number of Exposed Lives

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

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, Exhibits I, Exhibits II, and Exhibit III of the Actuarial Memorandum and all 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).

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 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 Envtl. 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 contains the publicly available version of this Actuarial Memorandum and other exhibits referenced above, which redacts the GLIC Confidential Materials. A complete, unredacted, confidential version of GLIC's Actuarial Memorandum has been filed separately.

.

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.

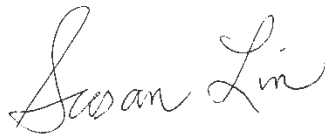
I have relied on historical cash flows and projections completed by GLIC's Inforce Actuarial Infrastructure team. All future projections included in this memorandum, while based on GLIC's best estimates, are uncertain and may not emerge as expected.

I have relied on the IFA Analytics team for the pricing, methodology and design of the alternative pricing products.

I have relied on statutory valuations as of December 31, 2019, 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, which assumptions were approved by Genworth's Assumption Review Committee. The assumptions present the actuary's best judgement and are consistent with the issuer's business plan at the time of the filing.

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.



Susan Lin, F.S.A., M.A.A.A.
Senior Pricing Actuary
Genworth Life Insurance Company
December 2020

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

Actuarial Memorandum
December 2020

PUBLIC

Exhibit Ia: Choice I Policy Forms - Nationwide Experience
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
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
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
All Benefit Periods - With Requested 86.7%/82% Rate Increase*
Applicable to Policies Issued Prior to 9/16/2002

Redacted pursuant to Section 16, above.

Exhibit IIb: Choice I Policy Forms - Nationwide Experience
Lifetime Benefit Period - With Requested 86.7% Rate Increase*
Applicable to Policies Issued Prior to 9/16/2002

Redacted pursuant to Section 16, above.

Exhibit IIc: Choice I Policy Forms - Nationwide Experience
Limited Benefit Period - With Requested 82% Rate Increase*
Applicable to Policies Issued Prior to 9/16/2002

Redacted pursuant to Section 16, above.

Exhibit III: Choice I Policy Forms - Nationwide Experience
All Benefit Periods - With Requested 86.7%/82% Rate Increase*
58/85 Test
Applicable to Policies Issued Prior to 9/16/2002

Redacted pursuant to Section 16, above.

CONFIDENTIAL

Objection Response
Genworth Life Insurance Company

This letter is in response to the comments received in your objection letter, dated February 8, 2021, to Genworth Life Insurance Company's (GLIC's) Choice I LR Pennsylvania rate increase request. The comments and our responses are as follows:

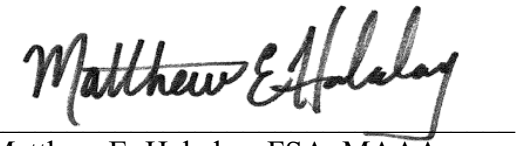
1) The Department can approve 20% on the 1,159 Choice I (GEFA-132644871) policies with lifetime benefits that were issued before 9/16/02.
2) The Department can approve 20% on the 2,872 Choice I (GEFA-132644871) policies with limited benefits that were issued before 9/16/02.

GLIC accepts the Department's offer to approve a rate increase of 20% for policies with lifetime benefits and 20% for policies with limited benefits. However, GLIC believes the experience justifies a larger increase, as detailed in our original request. GLIC anticipates filing subsequent rate increases in the future, as justified by our experience.

GLIC assumes that the approval offer for the rates on this product includes the filed endorsement (Lifetime Stable Premium Option).

Please see "PA Choice I LR Rate Tables.pdf" for the updated rate tables:

Regards,



Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing
Genworth Life Insurance Company

Date: February 25, 2021