

State: Pennsylvania **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: PCS 2015_IFA Round 3
Project Name/Number: PCS 2015_IFA Round 3/PCS 2015_IFA Round 3

Filing at a Glance

Company: Genworth Life Insurance Company
Product Name: PCS 2015_IFA Round 3
State: Pennsylvania
TOI: LTC03I Individual Long Term Care
Sub-TOI: LTC03I.001 Qualified
Filing Type: Rate – Confidential (Specific Named Group)
Date Submitted: 12/29/2015
SERFF Tr Num: GEFA-130373076
SERFF Status: Pending State Action
State Tr Num: GEFA-130373076
State Status: Data Request Sent
Co Tr Num: PCS 2015_IFA ROUND 3

Implementation: On Approval
Date Requested:
Author(s): Brenda Bond, Richard Cromwell, Ronald Jackson, Jeanette Mai
Reviewer(s): Jim Lavery (primary)
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

Proposed 89% rate increase (103% on unlimited BPs and 67% on limited BPs) on 3,090 PA policyholders of Genworth LTC forms 7000 and 7020.

State: Pennsylvania Filing Company: Genworth Life Insurance Company
 TOI/Sub-TOI: LTC031 Individual Long Term Care/LTC031.001 Qualified
 Product Name: PCS 2015_IFA Round 3
 Project Name/Number: PCS 2015_IFA Round 3/PCS 2015_IFA Round 3

General Information

Project Name: PCS 2015_IFA Round 3 Status of Filing in Domicile: Not Filed
 Project Number: PCS 2015_IFA Round 3 Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments: N/A
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: 83.3% Filing Status Changed: 03/08/2016
 State Status Changed: 02/04/2016
 Deemer Date: Created By: Ronald Jackson
 Submitted By: Ronald Jackson Corresponding Filing Tracking Number:

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

On December 10, 2012 GLIC submitted a filing with justification for a rate increase of 20% for all benefit periods. On March 8, 2013, the Department approved a rate increase of 20% on all benefit periods.

On September 23, 2014 GLIC requested a 20% rate increase for all benefit periods. On December 29, 2014, the Department approved a rate increase of 20% on all benefit periods. The attached letter summarizes the requested rate increases and approvals for these forms.

This rate increase filing is being made to: 1) continue to work to achieve the actuarial equivalent of rate increase originally requested in 2012; and 2) begin to implement the required increases that were included in GLIC's 2014 asset adequacy testing. To achieve these goals, GLIC is requesting a 103% rate increase for policies with lifetime benefit periods and a 67% rate increase for policies with limited benefit periods. These amounts include 1) the balance of the 2012 rate increase request that was not approved and 2) an additional 50% rate increase which was included in GLIC's 2014 asset adequacy testing. The updated assumptions used in GLIC's 2014 asset adequacy testing also have been used in this filing.

The details for the basis of these amounts are shown below.

The requested 103% rate increase for policies with lifetime benefit periods is calculated as follows:

2012 Justifiable Rate Increase Amount*: 95%
 Additional 2015 Request: 50%
 Approvals to Date: 44%
 Total 2015 Rate Increase Request: $((1.95)*(1.5))/(1.44) - 1 = 103\%$

The requested 67% rate increase for policies with limited benefit periods is calculated as follows:

2012 Justifiable Rate Increase Amount*: 60%
 Additional 2015 Request: 50%
 Approvals to Date: 44%
 Total 2015 Rate Increase Request: $((1.6)*(1.5))/(1.44) - 1 = 67\%$

(*Note that the 2012 nationwide justifiable rate increase was 95% for policies with a lifetime benefit period and 60% for policies

State: Pennsylvania **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC031 Individual Long Term Care/LTC031.001 Qualified
Product Name: PCS 2015_IFA Round 3
Project Name/Number: PCS 2015_IFA Round 3/PCS 2015_IFA Round 3

with a limited benefit period. After conversations with the Department, GLIC limited the rate increase requested to 20% for all benefit periods. However, when calculating the requested rate increase above, GLIC has used the original justifiable rate increase amount.)

None of the rate increases sought in this filing would be implemented until previously approved increases have been fully implemented.

Please note:

- These requested amounts are significantly less than the amount GLIC can justify in total.
- Consistent with GLIC's 2014 Asset Adequacy Testing, we anticipate filing future rate increase requests of similar magnitude.
- GLIC will continue to monitor the experience of this block [and will react according to the experience development.]
- This filing, with self-limited lifetime loss ratios, does not imply the acceptance of the lifetime loss ratios contained in this filing as an acceptable measure of profitability or as a minimum threshold for future rate increase filings.

These existing policy forms provide benefits for institutional confinement and/or home care. They are collectively referred to as the PCS Series of policies and were issued in your state from October 1994 through June 2003. They are no longer being marketed in any state. Nationwide, the last policies for these forms were issued in 2004. The company is requesting the approval of a premium rate increase on the above listed forms and all associated riders due to adverse experience.

The assumptions applied to the attached projections are based on Genworth's actual nationwide in-force experience with adjustments as considered appropriate for future projections, based on expected differences in experience due to either policy characteristics or underwriting criteria. Best Estimate assumptions for voluntary terminations, mortality, and morbidity do not include any provision for contingency or risk margin. Updated claim severity assumptions led to the significant strengthening GLIC made to its claims reserve in the third quarter of 2014. Claimants are expected to stay on claim longer and use more of their available benefits than had been previously assumed. As a result of updated claims assumptions, lifetime loss ratios have increased. The exhibits attached were calculated with these updated assumptions.

GLIC will offer insureds affected by the premium increase several options to change their benefits in order to maintain a premium 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 at the original filing.

Additionally, we will make an optional limited benefit available to those policyholders who wish to elect a limited paid-up Long Term Care insurance benefit. This option provides a paid-up policy with benefits equal to the total of premium paid, less any claims paid. While we strongly encourage policyholders to maintain coverage, we believe it is important to provide a comprehensive set of options.

Thank you for your assistance in reviewing this filing.

Company and Contact

Filing Contact Information

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

State: Pennsylvania **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: PCS 2015_IFA Round 3
Project Name/Number: PCS 2015_IFA Round 3/PCS 2015_IFA Round 3

Filing Company Information

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

Filing Fees

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

Company	Amount	Date Processed	Transaction #
Genworth Life Insurance Company	\$100.00	12/29/2015	104362919

SERFF Tracking #:

GEFA-130373076

State Tracking #:

GEFA-130373076

Company Tracking #:

PCS 2015_IFA ROUND 3

State:

Pennsylvania

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

PCS 2015_IFA Round 3

Project Name/Number:

PCS 2015_IFA Round 3/PCS 2015_IFA Round 3

Correspondence Summary

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Data Request Sent	Jim Laverty	02/25/2016	02/25/2016
Data Request Sent	Jim Laverty	02/04/2016	02/04/2016

Response Letters

Responded By	Created On	Date Submitted
Ronald Jackson	03/08/2016	03/08/2016
Ronald Jackson	02/17/2016	02/17/2016

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Review Period Change	Note To Filer	Jim Laverty	03/23/2016	03/23/2016

State: Pennsylvania **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: PCS 2015_IFA Round 3
Project Name/Number: PCS 2015_IFA Round 3/PCS 2015_IFA Round 3

Objection Letter

Objection Letter Status	Data Request Sent
Objection Letter Date	02/25/2016
Submitted Date	02/25/2016
Respond By Date	

Dear Ronald N. Jackson,

Introduction:

Feb 25, 2016

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

RE:Proposed 89% rate increase (103% on unlimited BPs and 67% on limited BPs) on 3,090 PA policyholders of Genworth LTC forms 7000 and 7020; The PCS Block;
Pennsylvania Insurance Department ID # GEFA-130373076

Dear Mr. Jackson:

The Pennsylvania Insurance Department has received and conducted a preliminary review of the above captioned filing. In order to properly review the filing, we are requesting the following information. To facilitate a timely review, we request this information be provided within 14 days of the date of this letter. If you have any questions or difficulties in providing the data within this time frame, please call me at (717) 783-2117.

The proposed rate increase will be published in the Pennsylvania Bulletin on 1/23/16. The initial 30-day comment period will end on 2/21/16. Statutorily, the Department must either approve or disapprove this filing within 45 days after the end of the public comment period.

Please furnish the following information to the Department.

1. There are 1,166 PCS policies in Pennsylvania with lifetime benefits. How many were issued on or after 9-16-2002?
2. There are 1,924 PCS policies in Pennsylvania with limited benefits. How many were issued on or after 9-16-2002?

Sincerely,

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

Conclusion:

Sincerely,
Jim Laverty

State: Pennsylvania **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: PCS 2015_IFA Round 3
Project Name/Number: PCS 2015_IFA Round 3/PCS 2015_IFA Round 3

Objection Letter

Objection Letter Status	Data Request Sent
Objection Letter Date	02/04/2016
Submitted Date	02/04/2016
Respond By Date	

Dear Ronald N. Jackson,

Introduction:

Feb 4, 2016

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

RE:Proposed 89% rate increase (103% on unlimited BPs and 67% on limited BPs) on 3,090 PA policyholders of Genworth LTC forms 7000 and 7020; The PCS Block;
Pennsylvania Insurance Department ID # GEFA-130373076

Dear Mr. Jackson:

The Pennsylvania Insurance Department has received and conducted a preliminary review of the above captioned filing. In order to properly review the filing, we are requesting the following information. To facilitate a timely review, we request this information be provided within 14 days of the date of this letter. If you have any questions or difficulties in providing the data within this time frame, please call me at (717) 783-2117.

The proposed rate increase will be published in the Pennsylvania Bulletin on 1/23/16. The initial 30-day comment period will end on 2/21/16. Statutorily, the Department must either approve or disapprove this filing within 45 days after the end of the public comment period.

Please furnish the following information to the Department.

1. Note that Exhibit Ia in the filing shows the nationwide historical and projected calendar-year earned premium and incurred claims for the PCS block. It shows all benefit periods and restates the nationwide experience since 2012 assuming that all states received the 20% rate increase that was approved in 2013 in PA and the similar 20% increase that was approved in PA in 2014.

Exhibit Ib is similar to Ia but shows only lifetime benefits periods. Exhibit Ic is similar to Ia but displays only limited benefits periods.

Please create alternate tables in an Excel that are similar to Exhibits Ia, Ib, and Ic but restate the nationwide historical and projected earned premium so that it all appears to be earned since inception in 1993 at the current Pennsylvania rate level.

2. The cover letter mentions that insureds will be offered options to mitigate the effects of the rate increase? In particular, will insureds be able to reduce their daily benefit, increase their elimination period, or decrease their benefit period in order to lessen the effect of the rate increase?

3. Please provide Exhibits Ia, Ib, Ic, IIa, IIb, and IIc in an Excel workbook.

State: Pennsylvania **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: PCS 2015_IFA Round 3
Project Name/Number: PCS 2015_IFA Round 3/PCS 2015_IFA Round 3

Sincerely,

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

Conclusion:

Sincerely,
Jim Laverty

SERFF Tracking #:

GEFA-130373076

State Tracking #:

GEFA-130373076

Company Tracking #:

PCS 2015_IFA ROUND 3

State: Pennsylvania

Filing Company:

Genworth Life Insurance Company

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

Product Name: PCS 2015_IFA Round 3

Project Name/Number: PCS 2015_IFA Round 3/PCS 2015_IFA Round 3

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/08/2016
Submitted Date	03/08/2016

Dear Jim Laverty,

Introduction:

In response to comments received on February 25, 2016:

Response 1

Comments:

We ask that you review the attached reply letter.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (3/8/16)
Comments:	
Attachment(s):	PA PCS Objection 2 Response 20160229.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

If there are any questions, please contact us using the information provided.

Email: ronald.jackson@genworth.com

Phone: (804) 289-6725

Fax: (804) 281-6769

Sincerely,

Ronald Jackson

State: Pennsylvania

Filing Company:

Genworth Life Insurance Company

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

Product Name: PCS 2015_IFA Round 3

Project Name/Number: PCS 2015_IFA Round 3/PCS 2015_IFA Round 3

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	02/17/2016
Submitted Date	02/17/2016

Dear Jim Laverty,

Introduction:

In response to comments received on February 4, 2016:

Response 1

Comments:

Please see the reply letter and the associated attachments.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (2/17/16)
Comments:	
Attachment(s):	PA PCS Objection 1 Response 20160217.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (2/17/16)
Comments:	
Attachment(s):	PA PCS Objection 1 Response 20160217.pdf

Satisfied - Item:	Response 1 Attachments
Comments:	
Attachment(s):	PA PCS Objection 1 Attachments 20160217.xlsx

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

SERFF Tracking #:

GEFA-130373076

State Tracking #:

GEFA-130373076

Company Tracking #:

PCS 2015_IFA ROUND 3

State:

Pennsylvania

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

PCS 2015_IFA Round 3

Project Name/Number:

PCS 2015_IFA Round 3/PCS 2015_IFA Round 3

If there are any questions, please contact us using the information provided.

Email: ronald.jackson@genworth.com

Phone: (804) 289-6725

Fax: (804) 281-6769

Sincerely,

Ronald Jackson

State: Pennsylvania **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: PCS 2015_IFA Round 3
Project Name/Number: PCS 2015_IFA Round 3/PCS 2015_IFA Round 3

Note To Filer

Created By:

Jim Lavery on 03/23/2016 02:44 PM

Last Edited By:

Jim Lavery

Submitted On:

03/23/2016 02:44 PM

Subject:

Review Period Change

Comments:

Pursuant to the authority granted through Act 134, the Department is extending its review period for 45 days. The deemer date is May 21, 2016.

Please call me at 717-783-2117 if you have any questions

SERFF Tracking #:

GEFA-130373076

State Tracking #:

GEFA-130373076

Company Tracking #:

PCS 2015_IFA ROUND 3

State: Pennsylvania

Filing Company:

Genworth Life Insurance Company

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

Product Name: PCS 2015_IFA Round 3

Project Name/Number: PCS 2015_IFA Round 3/PCS 2015_IFA Round 3

Rate Information

Rate data applies to filing.

Filing Method: SERFF

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 20.000%

Effective Date of Last Rate Revision: 12/29/2014

Filing Method of Last Filing: SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Genworth Life Insurance Company	83.300%	83.300%	\$6,570,390	3,090	\$7,883,659	103.000%	67.000%

SERFF Tracking #:

GEFA-130373076

State Tracking #:

GEFA-130373076

Company Tracking #:

PCS 2015_IFA ROUND 3

State:

Pennsylvania

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

PCS 2015_IFA Round 3

Project Name/Number:

PCS 2015_IFA Round 3/PCS 2015_IFA Round 3

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables	7000 et al, 7020 et al	Revised	Previous State Filing Number: GEFA-129733583 Percent Rate Change Request: 83.3	PA PCS Rate Tables 20151228.pdf,

Exhibit III

Genworth Life Insurance Company
Current Annual Premiums

Form: 7000, 7020, et al

Annual Premiums per \$10 Daily Benefit

Issue	Lifetime Benefit Period											
	No Benefit			Simple Benefit				Compound Benefit				
	Elimination Period	Increase Option	Elimination Period	Elimination Period	Elimination Period	Increase Option	Elimination Period	Elimination Period	Increase Option	Elimination Period	Elimination Period	
Age	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	116.09	106.57	100.86	180.79	159.85	146.53	239.78	218.86	203.63	239.78	218.86	203.63
19	116.09	106.57	100.86	180.79	159.85	146.53	239.78	218.86	203.63	239.78	218.86	203.63
20	116.09	106.57	100.86	180.79	159.85	146.53	239.78	218.86	203.63	239.78	218.86	203.63
21	116.09	106.57	100.86	180.79	159.85	146.53	239.78	218.86	203.63	239.78	218.86	203.63
22	116.09	106.57	100.86	180.79	159.85	146.53	239.78	218.86	203.63	239.78	218.86	203.63
23	116.09	106.57	100.86	180.79	159.85	146.53	239.78	218.86	203.63	239.78	218.86	203.63
24	116.09	106.57	100.86	180.79	159.85	146.53	239.78	218.86	203.63	239.78	218.86	203.63
25	116.09	106.57	100.86	180.79	159.85	146.53	239.78	218.86	203.63	239.78	218.86	203.63
26	116.09	106.57	100.86	180.79	159.85	146.53	239.78	218.86	203.63	239.78	218.86	203.63
27	116.09	106.57	100.86	180.79	159.85	146.53	239.78	218.86	203.63	239.78	218.86	203.63
28	116.09	106.57	100.86	180.79	159.85	146.53	239.78	218.86	203.63	239.78	218.86	203.63
29	116.09	106.57	100.86	180.79	159.85	146.53	239.78	218.86	203.63	239.78	218.86	203.63
30	116.09	106.57	100.86	180.79	159.85	146.53	239.78	218.86	203.63	239.78	218.86	203.63
31	116.09	106.57	100.86	180.79	159.85	146.53	239.78	218.86	203.63	239.78	218.86	203.63
32	116.09	106.57	100.86	180.79	159.85	146.53	239.78	218.86	203.63	239.78	218.86	203.63
33	116.09	106.57	100.86	180.79	159.85	146.53	239.78	218.86	203.63	239.78	218.86	203.63
34	116.09	106.57	100.86	180.79	159.85	146.53	239.78	218.86	203.63	239.78	218.86	203.63
35	116.09	106.57	100.86	180.79	159.85	146.53	239.78	218.86	203.63	239.78	218.86	203.63
36	116.09	106.57	100.86	180.79	159.85	146.53	239.78	218.86	203.63	239.78	218.86	203.63
37	116.09	106.57	100.86	180.79	159.85	146.53	239.78	218.86	203.63	239.78	218.86	203.63
38	116.09	106.57	100.86	180.79	159.85	146.53	239.78	218.86	203.63	239.78	218.86	203.63
39	116.09	106.57	100.86	180.79	159.85	146.53	239.78	218.86	203.63	239.78	218.86	203.63
40	116.09	106.57	100.86	180.79	159.85	146.53	239.78	218.86	203.63	239.78	218.86	203.63
41	116.09	106.57	100.86	180.79	159.85	146.53	239.78	218.86	203.63	239.78	218.86	203.63
42	116.09	106.57	100.86	180.79	159.85	146.53	239.78	218.86	203.63	239.78	218.86	203.63
43	116.09	106.57	100.86	180.79	159.85	146.53	239.78	218.86	203.63	239.78	218.86	203.63
44	116.09	106.57	100.86	180.79	159.85	146.53	239.78	218.86	203.63	239.78	218.86	203.63
45	116.09	106.57	100.86	180.79	159.85	146.53	239.78	218.86	203.63	239.78	218.86	203.63
46	119.89	110.38	102.77	184.61	163.67	148.44	245.51	222.67	207.43	245.51	222.67	207.43
47	121.80	112.27	104.68	186.50	165.58	150.35	249.31	226.46	211.25	249.31	226.46	211.25
48	121.80	112.27	106.57	190.31	169.37	154.15	253.10	230.27	215.05	253.10	230.27	215.05
49	123.70	114.19	108.48	192.22	171.28	156.05	255.01	232.19	216.95	255.01	232.19	216.95
50	125.62	116.09	108.48	196.01	173.18	157.96	258.83	234.08	218.86	258.83	234.08	218.86
51	127.51	118.00	112.27	199.82	178.90	163.67	260.72	237.89	222.67	260.72	237.89	222.67
52	133.21	123.70	116.09	205.54	184.61	169.37	268.34	245.51	230.27	268.34	245.51	230.27
53	138.94	127.51	119.89	215.05	194.11	178.90	279.77	255.01	237.89	279.77	255.01	237.89
54	146.53	133.21	125.62	226.46	205.54	190.31	291.17	264.53	247.40	291.17	264.53	247.40
55	154.15	140.83	131.32	239.78	218.86	203.63	306.41	277.85	258.83	306.41	277.85	258.83
56	165.58	150.35	140.83	255.01	234.08	218.86	321.62	293.09	274.04	321.62	293.09	274.04
57	176.99	161.77	150.35	270.24	249.31	234.08	340.66	310.20	289.27	340.66	310.20	289.27
58	188.41	169.37	157.96	287.36	266.42	253.10	359.69	329.24	308.30	359.69	329.24	308.30
59	203.63	184.61	171.28	310.20	285.47	270.24	380.62	348.26	325.43	380.62	348.26	325.43
60	216.95	196.01	180.79	329.24	304.50	289.27	403.46	369.20	346.37	403.46	369.20	346.37
61	232.19	211.25	196.01	352.08	327.34	312.11	430.10	393.94	369.20	430.10	393.94	369.20
62	251.21	226.46	211.25	374.92	348.26	331.14	458.65	420.58	393.94	458.65	420.58	393.94
63	270.24	245.51	228.37	395.84	367.30	348.26	489.10	449.14	422.50	489.10	449.14	422.50
64	287.36	260.72	243.59	416.78	384.42	363.50	519.55	479.58	452.94	519.55	479.58	452.94
65	308.30	281.66	262.63	439.62	403.46	380.62	553.81	511.93	485.29	553.81	511.93	485.29
66	333.05	304.50	285.47	468.16	428.20	401.56	591.86	548.09	519.55	591.86	548.09	519.55
67	363.50	333.05	312.11	506.23	464.35	435.82	637.55	589.97	557.67	637.55	589.97	557.67
68	395.84	363.50	340.66	557.62	510.04	479.58	687.02	631.82	595.67	687.02	631.82	595.67
69	435.82	397.74	373.01	618.50	565.22	530.98	742.20	679.40	637.55	742.20	679.40	637.55
70	479.58	437.71	409.16	688.92	629.93	591.86	801.20	728.88	679.40	801.20	728.88	679.40
71	530.98	481.48	449.14	763.14	698.45	656.57	869.71	785.98	730.79	869.71	785.98	730.79
72	584.26	530.98	496.72	843.07	770.76	723.18	942.04	852.60	791.70	942.04	852.60	791.70
73	650.87	589.97	550.00	926.81	848.78	795.50	1,023.86	926.81	862.10	1,023.86	926.81	862.10
74	721.28	652.76	607.09	1,018.16	930.61	871.62	1,111.40	1,010.54	943.93	1,111.40	1,010.54	943.93
75	801.20	723.18	669.89	1,115.22	1,016.26	949.66	1,206.56	1,101.90	1,033.39	1,206.56	1,101.90	1,033.39
76	883.03	795.50	738.41	1,216.08	1,109.51	1,037.18	1,305.53	1,198.96	1,128.54	1,305.53	1,198.96	1,128.54
77	964.87	871.62	808.82	1,324.56	1,206.56	1,128.54	1,410.20	1,297.92	1,223.70	1,410.20	1,297.92	1,223.70
78	1,046.71	947.75	881.14	1,433.03	1,309.33	1,225.60	1,518.68	1,398.79	1,318.85	1,518.68	1,398.79	1,318.85
79	1,128.54	1,023.86	955.36	1,543.42	1,414.01	1,326.47	1,629.06	1,501.55	1,415.90	1,629.06	1,501.55	1,415.90
80	1,214.18	1,105.70	1,033.39	1,663.32	1,526.28	1,434.95	1,747.06	1,608.12	1,516.78	1,747.06	1,608.12	1,516.78
81	1,313.14	1,198.96	1,122.83	1,794.62	1,650.00	1,554.84	1,876.46	1,726.12	1,627.15	1,876.46	1,726.12	1,627.15
82	1,427.33	1,305.53	1,223.70	1,944.98	1,792.73	1,691.86	2,021.10	1,859.33	1,752.76	2,021.10	1,859.33	1,752.76
83	1,562.45	1,431.13	1,343.59	2,121.96	1,956.38	1,846.01	2,182.87	2,009.68	1,895.48	2,182.87	2,009.68	1,895.48
84	1,728.01	1,581.48	1,482.53	2,331.30	2,146.69	2,024.90	2,367.46	2,182.87	2,061.06	2,367.46	2,182.87	2,061.06
85	1,884.07	1,724.21	1,615.74	2,540.65	2,340.82	2,207.60	2,580.61	2,378.88	2,245.67	2,580.61	2,378.88	2,245.67
86	2,053.45	1,880.27	1,760.38	2,769.02	2,552.06	2,405.52	2,812.78	2,593.93	2,447.40	2,812.78	2,593.93	2,447.40
87	2,238.05	2,049.64	1,918.32	3,018.32	2,782.34	2,622.47	3,065.90	2,828.02	2,668.15	3,065.90	2,828.02	2,668.15
88	2,439.78	2,234.24	2,091.52	3,290.47	3,033.55	2,858.46	3,341.86	3,083.03	2,907.94	3,341.86	3,083.03	2,907.94
89	2,658.65	2,435.98	2,279.93	3,587.35	3,305.69	3,115.38	3,642.54	3,360.89	3,170.58	3,642.54	3,360.89	3,170.58
90	2,898.43	2,654.83	2,485.45	3,910.88	3,602.58	3,395.14	3,969.88	3,663.48	3,456.05	3,969.88	3,663.48	3,456.05
91	3,159.16	2,894.62	2,710.02	4,262.95	3,926.10	3,701.53	4,327.66	3,992.71	3,766.25	4,327.66	3,992.71	3,766.25
92	3,442.70	3,155.34	2,953.61	4,647.38	4,280.09	4,034.58	4,717.80	4,352.40	4,105.00	4,717.80	4,352.40	4,105.00
93	3,752.93	3,438.91	3,220.06	5,066.06	4,664.51	4,398.07	5,142.18	4,744.44	4,474.20	5,142.18	4,744.44	4,474.20
94	4,089.77	3,749.11	3,509.33	5,522.81	5,085.10	4,793.92	5,604.64	5,170.74	4,877.65	5,604.64	5,170.74	4,877.65

Exhibit III

Genworth Life Insurance Company
Current Annual Premiums

Form: 7000, 7020, et al

Annual Premiums per \$10 Daily Benefit

6 Year Benefit Period

Issue Age	No Benefit			Simple Benefit			Compound Benefit		
	Elimination Period	Increase Option	Elimination Period	Elimination Period	Increase Option	Elimination Period	Elimination Period	Increase Option	Elimination Period
	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	100.86	91.36	85.63	150.35	135.12	125.62	207.43	188.41	176.99
19	100.86	91.36	85.63	150.35	135.12	125.62	207.43	188.41	176.99
20	100.86	91.36	85.63	150.35	135.12	125.62	207.43	188.41	176.99
21	100.86	91.36	85.63	150.35	135.12	125.62	207.43	188.41	176.99
22	100.86	91.36	85.63	150.35	135.12	125.62	207.43	188.41	176.99
23	100.86	91.36	85.63	150.35	135.12	125.62	207.43	188.41	176.99
24	100.86	91.36	85.63	150.35	135.12	125.62	207.43	188.41	176.99
25	100.86	91.36	85.63	150.35	135.12	125.62	207.43	188.41	176.99
26	100.86	91.36	85.63	150.35	135.12	125.62	207.43	188.41	176.99
27	100.86	91.36	85.63	150.35	135.12	125.62	207.43	188.41	176.99
28	100.86	91.36	85.63	150.35	135.12	125.62	207.43	188.41	176.99
29	100.86	91.36	85.63	150.35	135.12	125.62	207.43	188.41	176.99
30	100.86	91.36	85.63	150.35	135.12	125.62	207.43	188.41	176.99
31	100.86	91.36	85.63	150.35	135.12	125.62	207.43	188.41	176.99
32	100.86	91.36	85.63	150.35	135.12	125.62	207.43	188.41	176.99
33	100.86	91.36	85.63	150.35	135.12	125.62	207.43	188.41	176.99
34	100.86	91.36	85.63	150.35	135.12	125.62	207.43	188.41	176.99
35	100.86	91.36	85.63	150.35	135.12	125.62	207.43	188.41	176.99
36	100.86	91.36	85.63	150.35	135.12	125.62	207.43	188.41	176.99
37	100.86	91.36	85.63	150.35	135.12	125.62	207.43	188.41	176.99
38	100.86	91.36	85.63	150.35	135.12	125.62	207.43	188.41	176.99
39	100.86	91.36	85.63	150.35	135.12	125.62	207.43	188.41	176.99
40	100.86	91.36	85.63	150.35	135.12	125.62	207.43	188.41	176.99
41	100.86	91.36	85.63	150.35	135.12	125.62	207.43	188.41	176.99
42	100.86	91.36	85.63	150.35	135.12	125.62	207.43	188.41	176.99
43	100.86	91.36	85.63	150.35	135.12	125.62	207.43	188.41	176.99
44	100.86	91.36	85.63	150.35	135.12	125.62	207.43	188.41	176.99
45	100.86	91.36	85.63	150.35	135.12	125.62	207.43	188.41	176.99
46	102.77	93.25	87.54	154.15	138.94	127.51	211.25	192.22	180.79
47	104.68	95.16	89.45	156.05	140.83	129.41	215.05	196.01	182.69
48	106.57	97.06	89.45	157.96	142.73	133.21	216.95	197.93	186.50
49	108.48	98.95	91.36	161.77	146.53	135.12	218.86	199.82	186.50
50	108.48	98.95	91.36	163.67	148.44	137.03	222.67	201.73	188.41
51	110.38	100.86	93.25	167.47	152.26	140.83	226.46	205.54	192.22
52	116.09	102.77	95.16	173.18	156.05	144.64	230.27	211.25	197.93
53	119.89	106.57	98.95	180.79	163.67	152.26	239.78	218.86	203.63
54	125.62	112.27	104.68	190.31	173.18	161.77	249.31	226.46	211.25
55	131.32	119.89	112.27	203.63	184.61	173.18	260.72	235.99	220.76
56	140.83	127.51	118.00	215.05	196.01	182.69	274.04	247.40	230.27
57	150.35	135.12	125.62	230.27	209.35	196.01	289.27	262.63	243.59
58	159.85	144.64	135.12	247.40	224.57	209.35	308.30	277.85	258.83
59	173.18	156.05	144.64	264.53	241.69	226.46	327.34	294.98	274.04
60	186.50	167.47	154.15	285.47	258.83	241.69	350.16	315.92	293.09
61	201.73	180.79	165.58	304.50	277.85	258.83	373.01	336.84	312.11
62	216.95	194.11	178.90	325.43	296.88	277.85	397.74	359.69	334.94
63	230.27	207.43	192.22	344.46	314.00	294.98	422.50	382.52	355.88
64	247.40	222.67	205.54	365.40	333.05	310.20	449.14	407.26	378.72
65	264.53	237.89	220.76	384.42	350.16	327.34	475.78	432.00	401.56
66	285.47	256.92	237.89	411.07	373.01	348.26	506.23	460.56	430.10
67	312.11	279.77	258.83	445.32	403.46	376.82	544.30	494.81	460.56
68	340.66	308.30	285.47	487.20	443.42	412.98	586.15	532.87	496.72
69	373.01	336.84	312.11	536.68	487.20	454.84	633.73	572.83	530.98
70	409.16	369.20	342.56	593.77	538.57	502.42	685.13	618.50	572.83
71	451.03	407.26	378.72	656.57	595.67	553.81	742.20	667.99	618.50
72	500.52	452.94	420.58	721.28	654.67	608.99	805.02	725.09	671.78
73	557.62	502.42	464.35	793.60	717.47	666.08	877.33	789.78	732.70
74	618.50	557.62	515.74	869.71	785.98	728.88	957.25	864.01	801.20
75	687.02	616.61	569.03	953.45	860.20	799.30	1,041.00	942.04	875.44
76	757.44	679.40	628.03	1,041.00	940.13	871.62	1,128.54	1,023.86	953.45
77	831.66	747.92	692.72	1,132.34	1,021.97	949.66	1,223.70	1,111.40	1,035.29
78	907.78	816.43	755.54	1,229.40	1,113.32	1,035.29	1,318.85	1,198.96	1,119.02
79	983.90	886.85	822.14	1,328.38	1,204.66	1,122.83	1,419.71	1,290.30	1,202.76
80	1,063.82	959.17	890.65	1,433.03	1,303.63	1,216.08	1,524.38	1,385.45	1,292.21
81	1,155.18	1,044.80	970.58	1,551.02	1,412.11	1,318.85	1,638.58	1,488.23	1,389.26
82	1,261.75	1,141.86	1,061.93	1,684.25	1,535.81	1,436.84	1,766.08	1,606.22	1,499.64
83	1,383.55	1,254.14	1,166.60	1,838.40	1,676.64	1,568.16	1,910.72	1,737.53	1,623.34
84	1,533.90	1,389.26	1,292.21	2,017.30	1,838.40	1,720.42	2,076.29	1,889.78	1,766.08
85	1,672.84	1,514.87	1,408.30	2,198.09	2,003.96	1,874.57	2,262.79	2,059.15	1,925.94
86	1,823.17	1,651.90	1,535.81	2,396.00	2,184.77	2,043.94	2,466.42	2,243.76	2,099.11
87	1,986.84	1,800.34	1,674.73	2,611.07	2,380.78	2,228.53	2,689.08	2,445.49	2,287.52
88	2,165.74	1,962.10	1,825.07	2,845.14	2,595.83	2,428.36	2,930.77	2,666.24	2,493.07
89	2,359.85	2,139.10	1,988.74	3,102.06	2,829.91	2,647.22	3,195.31	2,906.04	2,717.63
90	2,572.99	2,331.30	2,167.63	3,381.82	3,084.92	2,885.11	3,482.69	3,166.76	2,963.14
91	2,805.18	2,540.65	2,363.66	3,686.32	3,362.78	3,143.93	3,796.69	3,452.23	3,229.57
92	3,058.28	2,769.02	2,576.81	4,017.46	3,665.38	3,427.49	4,139.26	3,762.43	3,520.74
93	3,334.24	3,018.32	2,808.98	4,379.04	3,994.62	3,735.79	4,512.25	4,101.19	3,838.56
94	3,634.93	3,290.47	3,062.09	4,772.98	4,354.30	4,072.63	4,917.61	4,470.40	4,184.93

Exhibit III

Genworth Life Insurance Company
Current Annual Premiums

Form: 7000, 7020, et al

Annual Premiums per \$10 Daily Benefit

4 Year Benefit Period

Issue Age	No Benefit			Simple Benefit			Compound Benefit		
	Elimination Period	Increase Option	Elimination Period	Elimination Period	Increase Option	Elimination Period	Elimination Period	Increase Option	Elimination Period
	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	87.54	76.12	68.52	121.80	112.27	106.57	175.09	159.85	150.35
19	87.54	76.12	68.52	121.80	112.27	106.57	175.09	159.85	150.35
20	87.54	76.12	68.52	121.80	112.27	106.57	175.09	159.85	150.35
21	87.54	76.12	68.52	121.80	112.27	106.57	175.09	159.85	150.35
22	87.54	76.12	68.52	121.80	112.27	106.57	175.09	159.85	150.35
23	87.54	76.12	68.52	121.80	112.27	106.57	175.09	159.85	150.35
24	87.54	76.12	68.52	121.80	112.27	106.57	175.09	159.85	150.35
25	87.54	76.12	68.52	121.80	112.27	106.57	175.09	159.85	150.35
26	87.54	76.12	68.52	121.80	112.27	106.57	175.09	159.85	150.35
27	87.54	76.12	68.52	121.80	112.27	106.57	175.09	159.85	150.35
28	87.54	76.12	68.52	121.80	112.27	106.57	175.09	159.85	150.35
29	87.54	76.12	68.52	121.80	112.27	106.57	175.09	159.85	150.35
30	87.54	76.12	68.52	121.80	112.27	106.57	175.09	159.85	150.35
31	87.54	76.12	68.52	121.80	112.27	106.57	175.09	159.85	150.35
32	87.54	76.12	68.52	121.80	112.27	106.57	175.09	159.85	150.35
33	87.54	76.12	68.52	121.80	112.27	106.57	175.09	159.85	150.35
34	87.54	76.12	68.52	121.80	112.27	106.57	175.09	159.85	150.35
35	87.54	76.12	68.52	121.80	112.27	106.57	175.09	159.85	150.35
36	87.54	76.12	68.52	121.80	112.27	106.57	175.09	159.85	150.35
37	87.54	76.12	68.52	121.80	112.27	106.57	175.09	159.85	150.35
38	87.54	76.12	68.52	121.80	112.27	106.57	175.09	159.85	150.35
39	87.54	76.12	68.52	121.80	112.27	106.57	175.09	159.85	150.35
40	87.54	76.12	68.52	121.80	112.27	106.57	175.09	159.85	150.35
41	87.54	76.12	68.52	121.80	112.27	106.57	175.09	159.85	150.35
42	87.54	76.12	68.52	121.80	112.27	106.57	175.09	159.85	150.35
43	87.54	76.12	68.52	121.80	112.27	106.57	175.09	159.85	150.35
44	87.54	76.12	68.52	121.80	112.27	106.57	175.09	159.85	150.35
45	87.54	76.12	68.52	121.80	112.27	106.57	175.09	159.85	150.35
46	89.45	76.12	68.52	123.70	114.19	108.48	176.99	161.77	152.26
47	89.45	78.04	70.42	125.62	116.09	110.38	178.90	165.58	156.05
48	91.36	79.93	72.31	127.51	118.00	112.27	180.79	167.47	157.96
49	91.36	79.93	72.31	129.41	119.89	112.27	182.69	167.47	157.96
50	93.25	81.84	74.22	131.32	121.80	114.19	184.61	169.37	159.85
51	95.16	81.84	74.22	135.12	123.70	116.09	188.41	173.18	161.77
52	95.16	85.63	78.04	140.83	129.41	121.80	194.11	175.09	163.67
53	98.95	89.45	81.84	148.44	135.12	125.62	199.82	180.79	169.37
54	104.68	93.25	85.63	156.05	140.83	131.32	207.43	188.41	175.09
55	110.38	98.95	91.36	165.58	150.35	138.94	216.95	194.11	178.90
56	116.09	102.77	95.16	176.99	159.85	148.44	228.37	203.63	186.50
57	123.70	110.38	102.77	190.31	171.28	157.96	241.69	215.05	197.93
58	133.21	119.89	110.38	203.63	182.69	169.37	256.92	226.46	207.43
59	144.64	129.41	118.00	220.76	196.01	180.79	275.95	243.59	222.67
60	154.15	137.03	125.62	237.89	213.14	196.01	294.98	260.72	237.89
61	167.47	148.44	137.03	258.83	228.37	209.35	314.00	277.85	255.01
62	180.79	161.77	148.44	275.95	245.51	226.46	336.84	298.79	272.15
63	194.11	171.28	156.05	293.09	262.63	241.69	357.78	315.92	287.36
64	205.54	182.69	167.47	312.11	279.77	258.83	376.82	333.05	304.50
65	220.76	194.11	176.99	331.14	298.79	275.95	397.74	350.16	319.73
66	237.89	211.25	192.22	352.08	317.82	294.98	420.58	373.01	340.66
67	258.83	228.37	209.35	380.62	344.46	319.73	451.03	399.66	365.40
68	283.56	251.21	230.27	416.78	374.92	346.37	487.20	432.00	393.94
69	310.20	275.95	253.10	454.84	407.26	376.82	525.25	466.26	428.20
70	340.66	302.59	277.85	500.52	447.24	411.07	567.13	506.23	464.35
71	374.92	334.94	308.30	550.00	489.10	449.14	612.80	548.09	506.23
72	414.88	371.10	340.66	603.29	536.68	490.99	667.99	597.58	551.89
73	462.46	412.98	380.62	660.38	588.05	538.57	730.79	654.67	603.29
74	513.84	458.65	422.50	723.18	641.35	588.05	801.20	715.56	658.46
75	570.94	510.04	470.08	789.78	702.24	645.14	875.44	780.28	717.47
76	633.73	565.22	519.55	862.10	768.86	706.04	955.36	850.69	780.28
77	698.45	622.31	572.83	942.04	841.18	772.66	1,037.18	924.91	848.78
78	766.94	685.13	629.93	1,023.86	915.40	843.07	1,122.83	999.13	917.29
79	837.36	747.92	688.92	1,111.40	993.43	915.40	1,208.47	1,077.17	989.62
80	911.59	814.52	749.82	1,204.66	1,079.06	995.33	1,299.82	1,160.90	1,067.64
81	997.22	890.65	820.24	1,307.44	1,174.22	1,084.76	1,400.69	1,250.34	1,151.38
82	1,094.28	978.19	900.17	1,423.52	1,278.89	1,181.82	1,511.06	1,351.21	1,244.64
83	1,206.56	1,077.17	991.51	1,554.84	1,396.87	1,292.21	1,640.47	1,467.29	1,351.21
84	1,337.88	1,197.06	1,101.90	1,703.28	1,530.10	1,415.90	1,785.11	1,596.70	1,471.10
85	1,457.78	1,305.53	1,200.86	1,857.43	1,667.11	1,543.42	1,944.98	1,741.33	1,604.32
86	1,589.10	1,423.52	1,309.33	2,024.90	1,817.47	1,682.34	2,120.05	1,897.40	1,748.95
87	1,731.83	1,551.02	1,427.33	2,207.60	1,981.14	1,834.58	2,310.36	2,068.68	1,906.91
88	1,887.89	1,689.96	1,556.74	2,405.52	2,160.02	2,000.16	2,517.82	2,255.18	2,078.20
89	2,057.26	1,842.20	1,697.57	2,622.47	2,354.14	2,180.95	2,744.28	2,458.81	2,264.69
90	2,241.85	2,007.78	1,849.82	2,858.46	2,565.38	2,376.98	2,991.68	2,679.56	2,468.33
91	2,443.58	2,188.57	2,015.38	3,115.38	2,795.66	2,590.13	3,260.02	2,921.27	2,690.99
92	2,664.35	2,386.50	2,196.19	3,395.14	3,046.87	2,822.30	3,553.10	3,183.90	2,932.69
93	2,904.13	2,601.55	2,394.10	3,701.53	3,320.92	3,075.42	3,872.82	3,471.26	3,197.22
94	3,164.86	2,835.62	2,609.15	4,034.58	3,619.70	3,351.37	4,221.08	3,783.37	3,484.58

Exhibit III

Genworth Life Insurance Company
Current Annual Premiums

Form: 7000, 7020, et al

Annual Premiums per \$10 Daily Benefit

Issue Age	3 Year Benefit Period									
	No Benefit			Simple Benefit			Compound Benefit			
	Elimination Period	Increase Option	Elimination Period	Elimination Period	Increase Option	Elimination Period	Elimination Period	Increase Option	Elimination Period	Elimination Period
	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	
18	76.12	66.61	60.90	108.48	98.95	91.36	154.15	138.94	129.41	
19	76.12	66.61	60.90	108.48	98.95	91.36	154.15	138.94	129.41	
20	76.12	66.61	60.90	108.48	98.95	91.36	154.15	138.94	129.41	
21	76.12	66.61	60.90	108.48	98.95	91.36	154.15	138.94	129.41	
22	76.12	66.61	60.90	108.48	98.95	91.36	154.15	138.94	129.41	
23	76.12	66.61	60.90	108.48	98.95	91.36	154.15	138.94	129.41	
24	76.12	66.61	60.90	108.48	98.95	91.36	154.15	138.94	129.41	
25	76.12	66.61	60.90	108.48	98.95	91.36	154.15	138.94	129.41	
26	76.12	66.61	60.90	108.48	98.95	91.36	154.15	138.94	129.41	
27	76.12	66.61	60.90	108.48	98.95	91.36	154.15	138.94	129.41	
28	76.12	66.61	60.90	108.48	98.95	91.36	154.15	138.94	129.41	
29	76.12	66.61	60.90	108.48	98.95	91.36	154.15	138.94	129.41	
30	76.12	66.61	60.90	108.48	98.95	91.36	154.15	138.94	129.41	
31	76.12	66.61	60.90	108.48	98.95	91.36	154.15	138.94	129.41	
32	76.12	66.61	60.90	108.48	98.95	91.36	154.15	138.94	129.41	
33	76.12	66.61	60.90	108.48	98.95	91.36	154.15	138.94	129.41	
34	76.12	66.61	60.90	108.48	98.95	91.36	154.15	138.94	129.41	
35	76.12	66.61	60.90	108.48	98.95	91.36	154.15	138.94	129.41	
36	76.12	66.61	60.90	108.48	98.95	91.36	154.15	138.94	129.41	
37	76.12	66.61	60.90	108.48	98.95	91.36	154.15	138.94	129.41	
38	76.12	66.61	60.90	108.48	98.95	91.36	154.15	138.94	129.41	
39	76.12	66.61	60.90	108.48	98.95	91.36	154.15	138.94	129.41	
40	76.12	66.61	60.90	108.48	98.95	91.36	154.15	138.94	129.41	
41	76.12	66.61	60.90	108.48	98.95	91.36	154.15	138.94	129.41	
42	76.12	66.61	60.90	108.48	98.95	91.36	154.15	138.94	129.41	
43	76.12	66.61	60.90	108.48	98.95	91.36	154.15	138.94	129.41	
44	76.12	66.61	60.90	108.48	98.95	91.36	154.15	138.94	129.41	
45	76.12	66.61	60.90	108.48	98.95	91.36	154.15	138.94	129.41	
46	78.04	74.22	62.80	110.38	100.86	93.25	156.05	140.83	131.32	
47	79.93	76.12	64.70	112.27	102.77	95.16	159.85	144.64	133.21	
48	79.93	76.12	64.70	114.19	102.77	95.16	161.77	146.53	135.12	
49	81.84	76.12	64.70	116.09	104.68	97.06	163.67	148.44	137.03	
50	81.84	78.04	66.61	118.00	106.57	98.95	163.67	148.44	137.03	
51	83.74	79.93	68.52	121.80	108.48	100.86	167.47	150.35	138.94	
52	85.63	81.84	68.52	123.70	112.27	104.68	171.28	154.15	142.73	
53	89.45	83.74	70.42	131.32	118.00	108.48	176.99	157.96	146.53	
54	93.25	87.54	74.22	138.94	125.62	116.09	182.69	163.67	150.35	
55	97.06	91.36	78.04	148.44	133.21	121.80	192.22	171.28	156.05	
56	102.77	97.06	83.74	156.05	140.83	129.41	201.73	178.90	163.67	
57	110.38	104.68	89.45	167.47	150.35	138.94	211.25	188.41	173.18	
58	119.89	112.27	95.16	180.79	161.77	148.44	226.46	199.82	180.79	
59	127.51	121.80	102.77	196.01	173.18	157.96	241.69	213.14	194.11	
60	138.94	131.32	112.27	209.35	184.61	169.37	258.83	228.37	207.43	
61	150.35	140.83	121.80	226.46	199.82	180.79	277.85	245.51	222.67	
62	161.77	152.26	129.41	243.59	215.05	196.01	294.98	258.83	235.99	
63	173.18	163.67	140.83	258.83	228.37	209.35	312.11	275.95	251.21	
64	184.61	175.09	150.35	275.95	245.51	224.57	331.14	291.17	264.53	
65	197.93	186.50	159.85	293.09	260.72	239.78	348.26	308.30	281.66	
66	211.25	199.82	171.28	314.00	281.66	258.83	371.10	327.34	298.79	
67	230.27	218.86	186.50	340.66	304.50	279.77	395.84	350.16	319.73	
68	251.21	237.89	203.63	367.30	329.24	302.59	426.30	376.82	344.46	
69	275.95	262.63	224.57	401.56	357.78	327.34	460.56	407.26	373.01	
70	302.59	287.36	247.40	437.71	388.24	355.88	498.61	441.52	403.46	
71	333.05	317.82	272.15	477.67	424.39	388.24	540.48	479.58	439.62	
72	367.30	352.08	302.59	525.25	464.35	424.39	586.15	521.45	477.67	
73	409.16	390.14	334.94	576.64	510.04	466.26	639.44	569.03	523.36	
74	454.84	433.90	371.10	631.82	559.51	511.93	698.45	622.31	570.94	
75	506.23	481.48	411.07	692.72	612.80	559.51	763.14	679.40	622.31	
76	559.51	530.98	452.94	757.44	669.89	612.80	829.75	736.50	675.60	
77	618.50	586.15	502.42	827.86	732.70	669.89	902.08	801.20	734.60	
78	679.40	645.14	551.89	898.27	797.40	730.79	972.49	865.92	793.60	
79	742.20	704.15	603.29	970.58	864.01	793.60	1,046.71	930.61	854.50	
80	806.92	768.86	660.38	1,050.50	936.34	860.20	1,128.54	1,001.03	917.29	
81	883.03	843.07	723.18	1,138.06	1,016.26	934.43	1,212.28	1,077.17	987.71	
82	966.77	924.91	795.50	1,237.02	1,103.81	1,016.26	1,309.33	1,162.80	1,065.74	
83	1,067.64	1,020.07	877.33	1,347.40	1,204.66	1,109.51	1,417.81	1,259.86	1,155.18	
84	1,181.82	1,130.45	970.58	1,478.71	1,320.76	1,216.08	1,541.52	1,370.23	1,256.05	
85	1,288.39	1,231.32	1,058.12	1,611.94	1,438.75	1,326.47	1,680.43	1,493.94	1,368.34	
86	1,404.49	1,341.70	1,153.28	1,756.57	1,568.16	1,446.36	1,830.79	1,629.06	1,492.03	
87	1,530.10	1,461.59	1,257.96	1,914.53	1,708.99	1,575.77	1,996.36	1,775.59	1,627.15	
88	1,667.11	1,592.90	1,370.23	2,087.71	1,863.14	1,718.50	2,175.25	1,935.46	1,773.70	
89	1,817.47	1,735.63	1,493.94	2,276.11	2,030.62	1,872.65	2,371.26	2,110.54	1,933.56	
90	1,981.14	1,891.68	1,629.06	2,481.65	2,213.30	2,042.04	2,584.42	2,300.84	2,106.73	
91	2,160.02	2,061.06	1,775.59	2,704.31	2,413.14	2,226.62	2,816.59	2,508.29	2,297.04	
92	2,354.14	2,245.67	1,935.46	2,947.91	2,630.09	2,426.46	3,069.71	2,734.76	2,504.50	
93	2,565.38	2,447.40	2,110.54	3,212.44	2,866.08	2,645.30	3,345.65	2,980.27	2,729.04	
94	2,795.66	2,668.15	2,300.84	3,501.71	3,124.90	2,883.19	3,646.36	3,248.59	2,974.55	

Exhibit III

Genworth Life Insurance Company
Current Annual Premiums

Form: 7000, 7020, et al

Annual Premiums per \$10 Daily Benefit

2 Year Benefit Period

Issue Age	No Benefit			Simple Benefit			Compound Benefit		
	Elimination Period	Increase Option	Elimination Period	Elimination Period	Increase Option	Elimination Period	Elimination Period	Increase Option	Elimination Period
	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	62.80	55.20	49.48	89.45	76.12	68.52	123.70	108.48	97.06
19	62.80	55.20	49.48	89.45	76.12	68.52	123.70	108.48	97.06
20	62.80	55.20	49.48	89.45	76.12	68.52	123.70	108.48	97.06
21	62.80	55.20	49.48	89.45	76.12	68.52	123.70	108.48	97.06
22	62.80	55.20	49.48	89.45	76.12	68.52	123.70	108.48	97.06
23	62.80	55.20	49.48	89.45	76.12	68.52	123.70	108.48	97.06
24	62.80	55.20	49.48	89.45	76.12	68.52	123.70	108.48	97.06
25	62.80	55.20	49.48	89.45	76.12	68.52	123.70	108.48	97.06
26	62.80	55.20	49.48	89.45	76.12	68.52	123.70	108.48	97.06
27	62.80	55.20	49.48	89.45	76.12	68.52	123.70	108.48	97.06
28	62.80	55.20	49.48	89.45	76.12	68.52	123.70	108.48	97.06
29	62.80	55.20	49.48	89.45	76.12	68.52	123.70	108.48	97.06
30	62.80	55.20	49.48	89.45	76.12	68.52	123.70	108.48	97.06
31	62.80	55.20	49.48	89.45	76.12	68.52	123.70	108.48	97.06
32	62.80	55.20	49.48	89.45	76.12	68.52	123.70	108.48	97.06
33	62.80	55.20	49.48	89.45	76.12	68.52	123.70	108.48	97.06
34	62.80	55.20	49.48	89.45	76.12	68.52	123.70	108.48	97.06
35	62.80	55.20	49.48	89.45	76.12	68.52	123.70	108.48	97.06
36	62.80	55.20	49.48	89.45	76.12	68.52	123.70	108.48	97.06
37	62.80	55.20	49.48	89.45	76.12	68.52	123.70	108.48	97.06
38	62.80	55.20	49.48	89.45	76.12	68.52	123.70	108.48	97.06
39	62.80	55.20	49.48	89.45	76.12	68.52	123.70	108.48	97.06
40	62.80	55.20	49.48	89.45	76.12	68.52	123.70	108.48	97.06
41	62.80	55.20	49.48	89.45	76.12	68.52	123.70	108.48	97.06
42	62.80	55.20	49.48	89.45	76.12	68.52	123.70	108.48	97.06
43	62.80	55.20	49.48	89.45	76.12	68.52	123.70	108.48	97.06
44	62.80	55.20	49.48	89.45	76.12	68.52	123.70	108.48	97.06
45	62.80	55.20	49.48	89.45	76.12	68.52	123.70	108.48	97.06
46	62.80	55.20	51.38	91.36	78.04	70.42	125.62	110.38	98.95
47	64.70	57.10	51.38	93.25	79.93	72.31	129.41	112.27	100.86
48	64.70	57.10	51.38	95.16	81.84	74.22	129.41	114.19	102.77
49	66.61	58.99	53.28	95.16	81.84	74.22	131.32	114.19	102.77
50	66.61	58.99	53.28	95.16	83.74	76.12	133.21	116.09	104.68
51	68.52	58.99	53.28	97.06	85.63	78.04	135.12	116.09	104.68
52	68.52	60.90	55.20	100.86	87.54	79.93	137.03	119.89	108.48
53	72.31	62.80	57.10	106.57	93.25	85.63	142.73	123.70	112.27
54	74.22	64.70	58.99	112.27	98.95	89.45	148.44	129.41	116.09
55	79.93	70.42	62.80	119.89	104.68	95.16	152.26	133.21	121.80
56	83.74	72.31	64.70	125.62	110.38	100.86	159.85	138.94	125.62
57	91.36	78.04	68.52	135.12	119.89	108.48	169.37	148.44	133.21
58	97.06	83.74	74.22	144.64	127.51	116.09	178.90	157.96	142.73
59	104.68	91.36	81.84	156.05	135.12	121.80	192.22	167.47	150.35
60	114.19	98.95	89.45	167.47	146.53	131.32	203.63	178.90	161.77
61	121.80	106.57	97.06	178.90	156.05	140.83	218.86	192.22	175.09
62	133.21	118.00	106.57	194.11	167.47	150.35	232.19	203.63	184.61
63	142.73	125.62	114.19	207.43	180.79	161.77	247.40	216.95	197.93
64	150.35	133.21	121.80	222.67	194.11	175.09	260.72	228.37	207.43
65	159.85	140.83	129.41	237.89	207.43	186.50	275.95	243.59	220.76
66	171.28	152.26	140.83	256.92	224.57	201.73	293.09	256.92	234.08
67	186.50	165.58	150.35	275.95	239.78	216.95	314.00	277.85	253.10
68	203.63	180.79	165.58	296.88	258.83	234.08	340.66	298.79	270.24
69	222.67	197.93	180.79	319.73	281.66	255.01	367.30	321.62	291.17
70	245.51	218.86	199.82	344.46	302.59	274.04	395.84	346.37	312.11
71	270.24	239.78	220.76	373.01	327.34	296.88	428.20	374.92	340.66
72	298.79	266.42	243.59	407.26	357.78	325.43	466.26	407.26	367.30
73	331.14	293.09	268.34	449.14	393.94	357.78	504.31	443.42	401.56
74	367.30	323.52	294.98	496.72	435.82	393.94	548.09	483.40	439.62
75	407.26	357.78	323.52	546.19	479.58	433.90	593.77	523.36	477.67
76	451.03	393.94	355.88	599.47	525.25	475.78	643.25	570.94	521.45
77	498.61	435.82	393.94	654.67	572.83	519.55	696.54	616.61	563.32
78	546.19	479.58	433.90	707.96	620.41	563.32	749.82	664.19	607.09
79	595.67	525.25	477.67	761.24	669.89	608.99	806.92	711.77	647.05
80	648.96	576.64	527.16	818.34	721.28	656.57	867.82	763.14	692.72
81	709.86	631.82	580.45	883.03	778.37	707.96	934.43	818.34	742.20
82	778.37	694.63	639.44	955.36	843.07	766.94	1,004.83	881.14	797.40
83	858.30	765.05	702.24	1,039.09	917.29	835.46	1,086.67	949.66	858.30
84	949.66	844.98	776.46	1,138.06	1,004.83	915.40	1,178.02	1,031.48	934.43
85	1,035.29	921.10	846.88	1,240.82	1,096.19	997.22	1,284.60	1,124.74	1,018.16
86	1,128.54	1,004.83	923.02	1,353.11	1,195.14	1,086.67	1,400.69	1,225.60	1,109.51
87	1,229.40	1,096.19	1,006.75	1,474.91	1,303.63	1,183.74	1,526.28	1,335.97	1,208.47
88	1,339.79	1,195.14	1,098.08	1,608.12	1,421.63	1,290.30	1,663.32	1,455.86	1,316.95
89	1,459.68	1,303.63	1,197.06	1,752.76	1,549.13	1,406.39	1,813.66	1,587.18	1,434.95
90	1,591.00	1,421.63	1,305.53	1,910.72	1,688.05	1,533.90	1,977.32	1,729.92	1,564.36
91	1,733.74	1,549.13	1,423.52	2,082.00	1,840.31	1,672.84	2,156.21	1,885.98	1,705.18
92	1,889.78	1,688.05	1,551.02	2,268.50	2,005.87	1,823.17	2,350.34	2,055.36	1,859.33
93	2,059.15	1,840.31	1,689.96	2,472.13	2,186.66	1,986.84	2,561.57	2,239.94	2,026.80
94	2,243.76	2,005.87	1,842.20	2,694.80	2,382.68	2,165.74	2,791.86	2,441.68	2,209.51

Exhibit III

Genworth Life Insurance Company
103% Increase to Current Year Premiums

Form: 7000, 7020, et al

Annual Premiums per \$10 Daily Benefit

Issue	Lifetime Benefit Period											
	No Benefit			Simple Benefit			Compound Benefit					
	Elimination Period	Increase Option	Elimination Period	Elimination Period	Elimination Period	Increase Option	Elimination Period	Elimination Period	Increase Option	Elimination Period		
Age	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	235.66	216.34	204.75	367.00	324.50	297.46	486.75	444.29	413.37	486.75	444.29	413.37
19	235.66	216.34	204.75	367.00	324.50	297.46	486.75	444.29	413.37	486.75	444.29	413.37
20	235.66	216.34	204.75	367.00	324.50	297.46	486.75	444.29	413.37	486.75	444.29	413.37
21	235.66	216.34	204.75	367.00	324.50	297.46	486.75	444.29	413.37	486.75	444.29	413.37
22	235.66	216.34	204.75	367.00	324.50	297.46	486.75	444.29	413.37	486.75	444.29	413.37
23	235.66	216.34	204.75	367.00	324.50	297.46	486.75	444.29	413.37	486.75	444.29	413.37
24	235.66	216.34	204.75	367.00	324.50	297.46	486.75	444.29	413.37	486.75	444.29	413.37
25	235.66	216.34	204.75	367.00	324.50	297.46	486.75	444.29	413.37	486.75	444.29	413.37
26	235.66	216.34	204.75	367.00	324.50	297.46	486.75	444.29	413.37	486.75	444.29	413.37
27	235.66	216.34	204.75	367.00	324.50	297.46	486.75	444.29	413.37	486.75	444.29	413.37
28	235.66	216.34	204.75	367.00	324.50	297.46	486.75	444.29	413.37	486.75	444.29	413.37
29	235.66	216.34	204.75	367.00	324.50	297.46	486.75	444.29	413.37	486.75	444.29	413.37
30	235.66	216.34	204.75	367.00	324.50	297.46	486.75	444.29	413.37	486.75	444.29	413.37
31	235.66	216.34	204.75	367.00	324.50	297.46	486.75	444.29	413.37	486.75	444.29	413.37
32	235.66	216.34	204.75	367.00	324.50	297.46	486.75	444.29	413.37	486.75	444.29	413.37
33	235.66	216.34	204.75	367.00	324.50	297.46	486.75	444.29	413.37	486.75	444.29	413.37
34	235.66	216.34	204.75	367.00	324.50	297.46	486.75	444.29	413.37	486.75	444.29	413.37
35	235.66	216.34	204.75	367.00	324.50	297.46	486.75	444.29	413.37	486.75	444.29	413.37
36	235.66	216.34	204.75	367.00	324.50	297.46	486.75	444.29	413.37	486.75	444.29	413.37
37	235.66	216.34	204.75	367.00	324.50	297.46	486.75	444.29	413.37	486.75	444.29	413.37
38	235.66	216.34	204.75	367.00	324.50	297.46	486.75	444.29	413.37	486.75	444.29	413.37
39	235.66	216.34	204.75	367.00	324.50	297.46	486.75	444.29	413.37	486.75	444.29	413.37
40	235.66	216.34	204.75	367.00	324.50	297.46	486.75	444.29	413.37	486.75	444.29	413.37
41	235.66	216.34	204.75	367.00	324.50	297.46	486.75	444.29	413.37	486.75	444.29	413.37
42	235.66	216.34	204.75	367.00	324.50	297.46	486.75	444.29	413.37	486.75	444.29	413.37
43	235.66	216.34	204.75	367.00	324.50	297.46	486.75	444.29	413.37	486.75	444.29	413.37
44	235.66	216.34	204.75	367.00	324.50	297.46	486.75	444.29	413.37	486.75	444.29	413.37
45	235.66	216.34	204.75	367.00	324.50	297.46	486.75	444.29	413.37	486.75	444.29	413.37
46	243.38	224.07	208.62	374.76	332.25	301.33	498.39	452.02	413.37	498.39	452.02	413.37
47	247.25	227.91	212.50	378.59	336.13	305.21	506.10	459.71	428.84	506.10	459.71	428.84
48	247.25	227.91	216.34	386.33	343.82	312.92	513.79	467.45	436.55	513.79	467.45	436.55
49	251.11	231.81	220.21	390.21	347.70	316.78	517.67	471.35	440.41	517.67	471.35	440.41
50	255.01	235.66	220.21	397.90	351.56	320.66	525.42	475.18	444.29	525.42	475.18	444.29
51	258.85	239.54	227.91	405.63	363.17	332.25	529.26	482.92	452.02	529.26	482.92	452.02
52	270.42	251.11	235.66	417.25	374.76	343.82	544.73	498.39	467.45	544.73	498.39	467.45
53	282.05	258.85	243.38	436.55	394.04	363.17	567.93	517.67	482.92	567.93	517.67	482.92
54	297.46	270.42	255.01	459.71	417.25	386.33	591.08	537.00	502.22	591.08	537.00	502.22
55	312.92	285.88	266.58	486.75	444.29	413.37	622.01	564.04	525.42	622.01	564.04	525.42
56	336.13	305.21	285.88	517.67	475.18	444.29	652.89	594.97	556.30	652.89	594.97	556.30
57	359.29	328.39	305.21	548.59	506.10	475.18	691.54	629.71	587.22	691.54	629.71	587.22
58	382.47	343.82	320.66	583.34	540.83	513.79	730.17	668.36	625.85	730.17	668.36	625.85
59	413.37	374.76	347.70	629.71	579.50	548.59	772.66	706.97	660.62	772.66	706.97	660.62
60	440.41	397.90	367.00	668.36	618.13	587.22	819.02	749.48	703.13	819.02	749.48	703.13
61	471.35	428.84	397.90	714.72	664.50	633.58	873.10	799.70	749.48	873.10	799.70	749.48
62	509.96	459.71	428.84	761.09	706.97	672.21	931.06	853.78	799.70	931.06	853.78	799.70
63	548.59	498.39	463.59	803.56	745.62	706.97	992.87	911.75	857.67	992.87	911.75	857.67
64	583.34	529.26	494.49	846.06	780.37	737.90	1,054.69	973.55	919.47	1,054.69	973.55	919.47
65	625.85	571.77	533.14	892.43	819.02	772.66	1,124.23	1,039.22	985.14	1,124.23	1,039.22	985.14
66	676.09	618.13	579.50	950.36	869.25	815.17	1,201.48	1,112.62	1,054.69	1,201.48	1,112.62	1,054.69
67	737.90	676.09	633.58	1,027.65	942.63	884.71	1,294.23	1,197.64	1,131.97	1,294.23	1,197.64	1,131.97
68	803.56	737.90	691.54	1,131.97	1,035.38	973.55	1,394.65	1,282.59	1,209.21	1,394.65	1,282.59	1,209.21
69	884.71	807.41	757.21	1,255.55	1,147.40	1,077.89	1,506.67	1,379.18	1,294.23	1,506.67	1,379.18	1,294.23
70	973.55	888.55	830.59	1,398.51	1,278.76	1,201.48	1,626.44	1,479.63	1,379.18	1,626.44	1,479.63	1,379.18
71	1,077.89	977.40	911.75	1,549.17	1,417.85	1,332.84	1,765.51	1,595.54	1,483.50	1,765.51	1,595.54	1,483.50
72	1,186.05	1,077.89	1,008.34	1,711.43	1,564.64	1,468.06	1,912.34	1,730.78	1,607.15	1,912.34	1,730.78	1,607.15
73	1,321.27	1,197.64	1,116.50	1,881.42	1,723.02	1,614.86	2,078.44	1,881.42	1,750.06	2,078.44	1,881.42	1,750.06
74	1,464.20	1,325.10	1,232.39	2,066.86	1,889.14	1,769.39	2,256.14	2,051.40	1,916.18	2,256.14	2,051.40	1,916.18
75	1,626.44	1,468.06	1,359.88	2,263.90	2,063.01	1,927.81	2,449.32	2,236.86	2,097.78	2,449.32	2,236.86	2,097.78
76	1,792.55	1,614.86	1,498.97	2,468.64	2,252.31	2,105.48	2,650.23	2,433.89	2,290.94	2,650.23	2,433.89	2,290.94
77	1,958.69	1,769.39	1,641.90	2,688.86	2,449.32	2,290.94	2,862.71	2,634.78	2,484.11	2,862.71	2,634.78	2,484.11
78	2,124.82	1,923.93	1,788.71	2,909.05	2,657.94	2,487.97	3,082.92	2,839.54	2,677.27	3,082.92	2,839.54	2,677.27
79	2,290.94	2,078.44	1,939.38	3,133.14	2,870.44	2,692.73	3,306.99	3,048.15	2,874.28	3,306.99	3,048.15	2,874.28
80	2,464.79	2,244.57	2,097.78	3,376.54	3,098.35	2,912.95	3,546.53	3,264.48	3,079.06	3,546.53	3,264.48	3,079.06
81	2,665.67	2,433.89	2,279.34	3,643.08	3,349.50	3,156.33	3,809.21	3,504.02	3,303.11	3,809.21	3,504.02	3,303.11
82	2,897.48	2,650.23	2,484.11	3,948.31	3,639.24	3,434.48	4,102.83	3,774.44	3,558.10	4,102.83	3,774.44	3,558.10
83	3,171.77	2,905.19	2,727.49	4,307.58	3,971.45	3,747.40	4,431.23	4,079.65	3,847.82	4,431.23	4,079.65	3,847.82
84	3,507.86	3,210.40	3,009.54	4,732.54	4,357.78	4,110.55	4,805.94	4,431.23	4,183.95	4,805.94	4,431.23	4,183.95
85	3,824.66	3,500.15	3,279.95	5,157.52	4,751.86	4,481.43	5,238.64	4,829.13	4,558.71	5,238.64	4,829.13	4,558.71
86	4,168.50	3,816.95	3,573.57	5,621.11	5,180.68	4,883.21	5,709.94	5,265.68	4,968.22	5,709.94	5,265.68	4,968.22
87	4,543.24	4,160.77	3,894.19	6,127.19	5,648.15	5,323.61	6,223.78	5,740.88	5,416.34	6,223.78	5,740.88	5,416.34
88	4,952.75	4,535.51	4,245.79	6,679.65	6,158.11	5,802.67	6,783.98	6,258.55	5,903.12	6,783.98	6,258.55	5,903.12
89												

Exhibit III

Genworth Life Insurance Company
67% Increase to Current Year Premiums

Form: 7000, 7020, et al

Annual Premiums per \$10 Daily Benefit

Issue Age	6 Year Benefit Period									
	No Benefit			Simple Benefit			Compound Benefit			
	Elimination Period	Increase Option	Elimination Period	Elimination Period	Elimination Period	Increase Option	Elimination Period	Elimination Period	Increase Option	Elimination Period
	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	
18	168.44	152.57	143.00	251.08	225.65	209.79	346.41	314.64	295.57	
19	168.44	152.57	143.00	251.08	225.65	209.79	346.41	314.64	295.57	
20	168.44	152.57	143.00	251.08	225.65	209.79	346.41	314.64	295.57	
21	168.44	152.57	143.00	251.08	225.65	209.79	346.41	314.64	295.57	
22	168.44	152.57	143.00	251.08	225.65	209.79	346.41	314.64	295.57	
23	168.44	152.57	143.00	251.08	225.65	209.79	346.41	314.64	295.57	
24	168.44	152.57	143.00	251.08	225.65	209.79	346.41	314.64	295.57	
25	168.44	152.57	143.00	251.08	225.65	209.79	346.41	314.64	295.57	
26	168.44	152.57	143.00	251.08	225.65	209.79	346.41	314.64	295.57	
27	168.44	152.57	143.00	251.08	225.65	209.79	346.41	314.64	295.57	
28	168.44	152.57	143.00	251.08	225.65	209.79	346.41	314.64	295.57	
29	168.44	152.57	143.00	251.08	225.65	209.79	346.41	314.64	295.57	
30	168.44	152.57	143.00	251.08	225.65	209.79	346.41	314.64	295.57	
31	168.44	152.57	143.00	251.08	225.65	209.79	346.41	314.64	295.57	
32	168.44	152.57	143.00	251.08	225.65	209.79	346.41	314.64	295.57	
33	168.44	152.57	143.00	251.08	225.65	209.79	346.41	314.64	295.57	
34	168.44	152.57	143.00	251.08	225.65	209.79	346.41	314.64	295.57	
35	168.44	152.57	143.00	251.08	225.65	209.79	346.41	314.64	295.57	
36	168.44	152.57	143.00	251.08	225.65	209.79	346.41	314.64	295.57	
37	168.44	152.57	143.00	251.08	225.65	209.79	346.41	314.64	295.57	
38	168.44	152.57	143.00	251.08	225.65	209.79	346.41	314.64	295.57	
39	168.44	152.57	143.00	251.08	225.65	209.79	346.41	314.64	295.57	
40	168.44	152.57	143.00	251.08	225.65	209.79	346.41	314.64	295.57	
41	168.44	152.57	143.00	251.08	225.65	209.79	346.41	314.64	295.57	
42	168.44	152.57	143.00	251.08	225.65	209.79	346.41	314.64	295.57	
43	168.44	152.57	143.00	251.08	225.65	209.79	346.41	314.64	295.57	
44	168.44	152.57	143.00	251.08	225.65	209.79	346.41	314.64	295.57	
45	168.44	152.57	143.00	251.08	225.65	209.79	346.41	314.64	295.57	
46	171.63	155.73	146.19	257.43	232.03	212.94	352.79	321.01	301.92	
47	174.82	158.92	149.38	260.60	235.19	216.11	359.13	327.34	305.09	
48	177.97	162.09	149.38	263.79	238.36	222.46	362.31	330.54	311.46	
49	181.16	165.25	152.57	270.16	244.71	225.65	365.50	333.70	311.46	
50	181.16	165.25	152.57	273.33	247.89	228.84	371.86	336.89	314.64	
51	184.33	168.44	155.73	279.67	254.27	235.19	378.19	343.25	321.01	
52	193.87	171.63	158.92	289.21	260.60	241.55	384.55	352.79	330.54	
53	200.22	177.97	165.25	301.92	273.33	254.27	400.43	365.50	340.06	
54	209.79	187.49	174.82	317.82	289.21	270.16	416.35	378.19	352.79	
55	219.30	200.22	187.49	340.06	308.30	289.21	435.40	394.10	368.67	
56	235.19	212.94	197.06	359.13	327.34	305.09	457.65	413.16	384.55	
57	251.08	225.65	209.79	384.55	349.61	327.34	483.08	438.59	406.80	
58	266.95	241.55	225.65	413.16	375.03	349.61	514.86	464.01	432.25	
59	289.21	260.60	241.55	441.77	403.62	378.19	546.66	492.62	457.65	
60	311.46	279.67	257.43	476.73	432.25	403.62	584.77	527.59	489.46	
61	336.89	301.92	276.52	508.52	464.01	432.25	622.93	562.52	511.22	
62	362.31	324.16	298.76	543.47	495.79	464.01	664.23	600.68	559.35	
63	384.55	346.41	321.01	575.25	524.38	492.62	705.58	638.81	594.32	
64	413.16	371.86	343.25	610.22	556.19	518.03	750.06	680.12	632.46	
65	441.77	397.28	368.67	641.98	584.77	546.66	794.55	721.44	670.61	
66	476.73	429.06	397.28	686.49	622.93	581.59	845.40	769.14	718.27	
67	521.22	467.22	432.25	743.68	673.78	629.29	908.98	826.33	769.14	
68	568.90	514.86	476.73	813.62	740.51	689.68	978.87	889.89	829.52	
69	622.93	562.52	521.22	896.26	813.62	759.58	1,058.33	956.63	886.74	
70	683.30	616.56	572.08	991.60	899.41	839.04	1,144.17	1,032.90	956.63	
71	753.22	680.12	632.46	1,096.47	994.77	924.86	1,239.47	1,115.54	1,032.90	
72	835.87	756.41	702.37	1,204.54	1,093.30	1,017.01	1,344.38	1,210.90	1,121.87	
73	931.23	839.04	775.46	1,325.31	1,198.17	1,112.35	1,465.14	1,318.93	1,223.61	
74	1,032.90	931.23	861.29	1,452.42	1,312.59	1,217.23	1,598.61	1,442.90	1,338.00	
75	1,147.32	1,029.74	950.28	1,592.26	1,436.53	1,334.83	1,738.47	1,573.21	1,461.98	
76	1,264.92	1,134.60	1,048.81	1,738.47	1,570.02	1,455.61	1,884.66	1,709.85	1,592.26	
77	1,388.87	1,249.03	1,156.84	1,891.01	1,706.69	1,585.93	2,043.58	1,856.04	1,728.93	
78	1,515.99	1,363.44	1,261.75	2,053.10	1,859.24	1,728.93	2,202.48	2,002.26	1,868.76	
79	1,643.11	1,481.04	1,372.97	2,218.39	2,011.78	1,875.13	2,370.92	2,154.80	2,008.61	
80	1,776.58	1,601.81	1,487.39	2,393.16	2,177.06	2,030.85	2,545.71	2,313.70	2,157.99	
81	1,929.15	1,744.82	1,620.87	2,590.20	2,358.22	2,202.48	2,736.43	2,485.34	2,320.06	
82	2,107.12	1,906.91	1,773.42	2,812.70	2,564.80	2,399.52	2,949.35	2,682.39	2,504.40	
83	2,310.53	2,094.41	1,948.22	3,070.13	2,799.99	2,618.83	3,190.90	2,901.68	2,710.98	
84	2,561.61	2,320.06	2,157.99	3,368.89	3,070.13	2,873.10	3,467.40	3,155.93	2,949.35	
85	2,793.64	2,529.83	2,351.86	3,670.81	3,346.61	3,130.53	3,778.86	3,438.78	3,216.32	
86	3,044.69	2,758.67	2,564.80	4,001.32	3,648.57	3,413.38	4,118.92	3,747.08	3,505.51	
87	3,318.02	3,006.57	2,796.80	4,360.49	3,975.90	3,721.65	4,490.76	4,083.97	3,820.16	
88	3,616.79	3,276.71	3,047.87	4,751.38	4,335.04	4,055.36	4,894.39	4,452.62	4,163.43	
89	3,940.95	3,572.30	3,321.20	5,180.44	4,725.95	4,420.86	5,336.17	4,853.09	4,538.44	
90	4,296.89	3,893.27	3,619.94	5,647.64	5,151.82	4,818.13	5,816.09	5,288.49	4,948.44	
91	4,684.65	4,242.89	3,947.31	6,156.15	5,615.84	5,250.36	6,340.47	5,765.22	5,393.38	
92	5,107.33	4,624.26	4,303.27	6,709.16	6,121.18	5,723.91	6,912.56	6,283.26	5,879.64	
93	5,568.18	5,040.59	4,691.00	7,313.00	6,671.02	6,238.77	7,535.46	6,848.99	6,410.40	
94	6,070.33	5,495.08	5,113.69	7,970.88	7,271.68	6,801.29	8,212.41	7,465.57	6,988.83	

Exhibit III

Genworth Life Insurance Company
67% Increase to Current Year Premiums

Form: 7000, 7020, et al

Annual Premiums per \$10 Daily Benefit

Issue Age	4 Year Benefit Period									
	No Benefit Increase Option			Simple Benefit Increase Option			Compound Benefit Increase Option			
	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	
18	146.19	127.12	114.43	203.41	187.49	177.97	292.40	266.95	251.08	
19	146.19	127.12	114.43	203.41	187.49	177.97	292.40	266.95	251.08	
20	146.19	127.12	114.43	203.41	187.49	177.97	292.40	266.95	251.08	
21	146.19	127.12	114.43	203.41	187.49	177.97	292.40	266.95	251.08	
22	146.19	127.12	114.43	203.41	187.49	177.97	292.40	266.95	251.08	
23	146.19	127.12	114.43	203.41	187.49	177.97	292.40	266.95	251.08	
24	146.19	127.12	114.43	203.41	187.49	177.97	292.40	266.95	251.08	
25	146.19	127.12	114.43	203.41	187.49	177.97	292.40	266.95	251.08	
26	146.19	127.12	114.43	203.41	187.49	177.97	292.40	266.95	251.08	
27	146.19	127.12	114.43	203.41	187.49	177.97	292.40	266.95	251.08	
28	146.19	127.12	114.43	203.41	187.49	177.97	292.40	266.95	251.08	
29	146.19	127.12	114.43	203.41	187.49	177.97	292.40	266.95	251.08	
30	146.19	127.12	114.43	203.41	187.49	177.97	292.40	266.95	251.08	
31	146.19	127.12	114.43	203.41	187.49	177.97	292.40	266.95	251.08	
32	146.19	127.12	114.43	203.41	187.49	177.97	292.40	266.95	251.08	
33	146.19	127.12	114.43	203.41	187.49	177.97	292.40	266.95	251.08	
34	146.19	127.12	114.43	203.41	187.49	177.97	292.40	266.95	251.08	
35	146.19	127.12	114.43	203.41	187.49	177.97	292.40	266.95	251.08	
36	146.19	127.12	114.43	203.41	187.49	177.97	292.40	266.95	251.08	
37	146.19	127.12	114.43	203.41	187.49	177.97	292.40	266.95	251.08	
38	146.19	127.12	114.43	203.41	187.49	177.97	292.40	266.95	251.08	
39	146.19	127.12	114.43	203.41	187.49	177.97	292.40	266.95	251.08	
40	146.19	127.12	114.43	203.41	187.49	177.97	292.40	266.95	251.08	
41	146.19	127.12	114.43	203.41	187.49	177.97	292.40	266.95	251.08	
42	146.19	127.12	114.43	203.41	187.49	177.97	292.40	266.95	251.08	
43	146.19	127.12	114.43	203.41	187.49	177.97	292.40	266.95	251.08	
44	146.19	127.12	114.43	203.41	187.49	177.97	292.40	266.95	251.08	
45	146.19	127.12	114.43	203.41	187.49	177.97	292.40	266.95	251.08	
46	149.38	127.12	114.43	206.58	190.70	181.16	295.57	270.16	254.27	
47	149.38	130.33	117.60	209.79	193.87	184.33	298.76	276.52	260.60	
48	152.57	133.48	120.76	212.94	197.06	187.49	301.92	279.67	263.79	
49	152.57	133.48	120.76	216.11	200.22	187.49	305.09	279.67	263.79	
50	155.73	136.67	123.95	219.30	203.41	190.70	308.30	282.85	266.95	
51	158.92	136.67	123.95	225.65	206.58	193.87	314.64	289.21	270.16	
52	158.92	143.00	130.33	235.19	216.11	203.41	324.16	292.40	273.33	
53	165.25	149.38	136.67	247.89	225.65	209.79	333.70	301.92	282.85	
54	174.82	155.73	143.00	260.60	235.19	219.30	346.41	314.64	292.40	
55	184.33	165.25	152.57	276.52	251.08	232.03	362.31	324.16	298.76	
56	193.87	171.63	158.92	295.57	266.95	247.89	381.38	340.06	311.46	
57	206.58	184.33	171.63	317.82	286.04	263.79	403.62	359.13	330.54	
58	222.46	200.22	184.33	340.06	305.09	282.85	429.06	378.19	346.41	
59	241.55	216.11	197.06	368.67	327.34	301.92	460.84	406.80	371.86	
60	257.43	228.84	209.79	397.28	355.94	327.34	492.62	435.40	397.28	
61	279.67	247.89	228.84	432.25	381.38	349.61	524.38	464.01	425.87	
62	301.92	270.16	247.89	460.84	410.00	378.19	562.52	498.98	454.49	
63	324.16	286.04	260.60	489.46	438.59	403.62	597.49	527.59	479.89	
64	343.25	305.09	279.67	521.22	467.22	432.25	629.29	556.19	508.52	
65	368.67	324.16	295.57	553.00	498.98	460.84	664.23	584.77	533.95	
66	397.28	352.79	321.01	587.97	530.76	492.62	702.37	622.93	568.90	
67	432.25	381.38	349.61	635.64	575.25	533.95	753.22	667.43	610.22	
68	473.55	419.52	384.55	696.02	626.12	578.44	813.62	721.44	657.88	
69	518.03	460.84	422.68	759.58	680.12	629.29	877.17	778.65	715.09	
70	568.90	505.33	464.01	835.87	746.89	686.49	947.11	845.40	775.46	
71	626.12	559.35	514.86	918.50	816.80	750.06	1,023.38	915.31	845.40	
72	692.85	619.74	568.90	1,007.49	896.26	819.95	1,115.54	997.96	921.66	
73	772.31	689.68	635.64	1,102.83	982.04	899.41	1,220.42	1,093.30	1,007.49	
74	858.11	765.95	705.58	1,207.71	1,071.05	982.04	1,338.00	1,194.99	1,099.63	
75	953.47	851.77	785.03	1,318.93	1,172.74	1,077.38	1,461.98	1,303.07	1,198.17	
76	1,058.33	943.92	867.65	1,439.71	1,284.00	1,179.09	1,595.45	1,420.65	1,303.07	
77	1,166.41	1,039.26	956.63	1,573.21	1,404.77	1,290.34	1,732.09	1,544.60	1,417.46	
78	1,280.79	1,144.17	1,051.98	1,709.85	1,528.72	1,407.93	1,875.13	1,668.55	1,531.87	
79	1,398.39	1,249.03	1,150.50	1,856.04	1,659.03	1,528.72	2,018.14	1,798.87	1,652.67	
80	1,522.36	1,360.25	1,252.20	2,011.78	1,802.03	1,662.20	2,170.70	1,938.70	1,782.96	
81	1,665.36	1,487.39	1,369.80	2,183.42	1,960.95	1,811.55	2,339.15	2,088.07	1,922.80	
82	1,827.45	1,633.58	1,503.28	2,377.28	2,135.75	1,973.64	2,523.47	2,256.52	2,078.55	
83	2,014.96	1,798.87	1,655.82	2,596.58	2,332.77	2,157.99	2,739.58	2,450.37	2,256.52	
84	2,234.26	1,999.09	1,840.17	2,844.48	2,555.27	2,364.55	2,981.13	2,666.49	2,456.74	
85	2,434.49	2,180.24	2,005.44	3,101.91	2,784.07	2,577.51	3,248.12	2,908.02	2,679.21	
86	2,653.80	2,377.28	2,186.58	3,381.58	3,035.17	2,809.51	3,540.48	3,168.66	2,920.75	
87	2,892.16	2,590.20	2,383.64	3,686.69	3,308.50	3,063.75	3,858.30	3,454.70	3,184.54	
88	3,152.78	2,822.23	2,599.76	4,017.22	3,607.23	3,340.27	4,204.76	3,766.15	3,470.59	
89	3,435.62	3,076.47	2,834.94	4,379.52	3,931.41	3,642.19	4,582.95	4,106.21	3,782.03	
90	3,743.89	3,352.99	3,089.20	4,773.63	4,284.18	3,969.56	4,996.11	4,474.87	4,122.11	
91	4,080.78	3,654.91	3,365.68	5,202.68	4,668.75	4,325.52	5,444.23	4,878.52	4,493.95	
92	4,449.46	3,985.46	3,667.64	5,669.88	5,088.27	4,713.24	5,933.68	5,317.11	4,897.59	
93	4,849.90	4,344.59	3,998.15	6,181.56	5,545.94	5,135.95	6,467.61	5,797.00	5,339.36	
94	5,285.32	4,735.49	4,357.28	6,737.75	6,044.90	5,596.79	7,049.20	6,318.23	5,819.25	

Exhibit III

Genworth Life Insurance Company
67% Increase to Current Year Premiums

Form: 7000, 7020, et al

Annual Premiums per \$10 Daily Benefit

Issue Age	3 Year Benefit Period									
	No Benefit			Simple Benefit			Compound Benefit			
	Elimination Period	Increase Option	Elimination Period	Elimination Period	Increase Option	Elimination Period	Elimination Period	Increase Option	Elimination Period	Elimination Period
	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	
18	127.12	111.24	101.70	181.16	165.25	152.57	257.43	232.03	216.11	
19	127.12	111.24	101.70	181.16	165.25	152.57	257.43	232.03	216.11	
20	127.12	111.24	101.70	181.16	165.25	152.57	257.43	232.03	216.11	
21	127.12	111.24	101.70	181.16	165.25	152.57	257.43	232.03	216.11	
22	127.12	111.24	101.70	181.16	165.25	152.57	257.43	232.03	216.11	
23	127.12	111.24	101.70	181.16	165.25	152.57	257.43	232.03	216.11	
24	127.12	111.24	101.70	181.16	165.25	152.57	257.43	232.03	216.11	
25	127.12	111.24	101.70	181.16	165.25	152.57	257.43	232.03	216.11	
26	127.12	111.24	101.70	181.16	165.25	152.57	257.43	232.03	216.11	
27	127.12	111.24	101.70	181.16	165.25	152.57	257.43	232.03	216.11	
28	127.12	111.24	101.70	181.16	165.25	152.57	257.43	232.03	216.11	
29	127.12	111.24	101.70	181.16	165.25	152.57	257.43	232.03	216.11	
30	127.12	111.24	101.70	181.16	165.25	152.57	257.43	232.03	216.11	
31	127.12	111.24	101.70	181.16	165.25	152.57	257.43	232.03	216.11	
32	127.12	111.24	101.70	181.16	165.25	152.57	257.43	232.03	216.11	
33	127.12	111.24	101.70	181.16	165.25	152.57	257.43	232.03	216.11	
34	127.12	111.24	101.70	181.16	165.25	152.57	257.43	232.03	216.11	
35	127.12	111.24	101.70	181.16	165.25	152.57	257.43	232.03	216.11	
36	127.12	111.24	101.70	181.16	165.25	152.57	257.43	232.03	216.11	
37	127.12	111.24	101.70	181.16	165.25	152.57	257.43	232.03	216.11	
38	127.12	111.24	101.70	181.16	165.25	152.57	257.43	232.03	216.11	
39	127.12	111.24	101.70	181.16	165.25	152.57	257.43	232.03	216.11	
40	127.12	111.24	101.70	181.16	165.25	152.57	257.43	232.03	216.11	
41	127.12	111.24	101.70	181.16	165.25	152.57	257.43	232.03	216.11	
42	127.12	111.24	101.70	181.16	165.25	152.57	257.43	232.03	216.11	
43	127.12	111.24	101.70	181.16	165.25	152.57	257.43	232.03	216.11	
44	127.12	111.24	101.70	181.16	165.25	152.57	257.43	232.03	216.11	
45	127.12	111.24	101.70	181.16	165.25	152.57	257.43	232.03	216.11	
46	130.33	123.95	104.88	184.33	168.44	155.73	260.60	235.19	219.30	
47	133.48	127.12	108.05	187.49	171.63	158.92	266.95	241.55	222.46	
48	133.48	127.12	108.05	190.70	171.63	158.92	270.16	244.71	225.65	
49	136.67	127.12	108.05	193.87	174.82	162.09	273.33	247.89	228.84	
50	136.67	130.33	111.24	197.06	177.97	165.25	273.33	247.89	228.84	
51	139.85	133.48	114.43	203.41	181.16	168.44	279.67	251.08	232.03	
52	143.00	136.67	114.43	206.58	187.49	174.82	286.04	257.43	238.36	
53	149.38	139.85	117.60	219.30	197.06	181.16	295.57	263.79	244.71	
54	155.73	146.19	123.95	232.03	209.79	193.87	305.09	273.33	251.08	
55	162.09	152.57	130.33	247.89	222.46	203.41	321.01	286.04	260.60	
56	171.63	162.09	139.85	260.60	235.19	216.11	336.89	298.76	273.33	
57	184.33	174.82	149.38	279.67	251.08	232.03	352.79	314.64	289.21	
58	200.22	187.49	158.92	301.92	270.16	247.89	378.19	333.70	301.92	
59	212.94	203.41	171.63	327.34	289.21	263.79	403.62	355.94	324.16	
60	232.03	219.30	187.49	349.61	308.30	282.85	432.25	381.38	346.41	
61	251.08	235.19	203.41	378.19	333.70	301.92	464.01	410.00	371.86	
62	270.16	254.27	216.11	406.80	359.13	327.34	492.62	432.25	394.10	
63	289.21	273.33	235.19	432.25	381.38	349.61	521.22	460.84	419.52	
64	308.30	292.40	251.08	460.84	410.00	375.03	553.00	486.25	441.77	
65	330.54	311.46	266.95	489.46	435.40	400.43	581.59	514.86	470.37	
66	352.79	333.70	286.04	524.38	470.37	432.25	619.74	546.66	498.98	
67	384.55	365.50	311.46	568.90	508.52	467.22	661.05	584.77	533.95	
68	419.52	397.28	340.06	613.39	549.83	505.33	711.92	629.29	575.25	
69	460.84	438.59	375.03	670.61	597.49	546.66	769.14	680.12	622.93	
70	505.33	479.89	413.16	730.98	648.36	594.32	832.68	737.34	673.78	
71	556.19	530.76	454.49	797.71	708.73	648.36	902.60	800.90	734.17	
72	613.39	587.97	505.33	877.17	775.46	708.73	978.87	870.82	797.71	
73	683.30	651.53	559.35	962.99	851.77	778.65	1,067.86	950.28	874.01	
74	759.58	724.61	619.74	1,055.14	934.38	854.92	1,166.41	1,039.26	953.47	
75	845.40	804.07	686.49	1,156.84	1,023.38	934.38	1,274.44	1,134.60	1,039.26	
76	934.38	886.74	756.41	1,264.92	1,118.72	1,023.38	1,385.68	1,229.96	1,128.25	
77	1,032.90	978.87	839.04	1,382.53	1,223.61	1,118.72	1,506.47	1,338.00	1,226.78	
78	1,134.60	1,077.38	921.66	1,500.11	1,331.66	1,220.42	1,624.06	1,446.09	1,325.31	
79	1,239.47	1,175.93	1,007.49	1,620.87	1,442.90	1,325.31	1,748.01	1,554.12	1,427.02	
80	1,347.56	1,284.00	1,102.83	1,754.34	1,563.69	1,436.53	1,884.66	1,671.72	1,531.87	
81	1,474.66	1,407.93	1,207.71	1,900.56	1,697.15	1,560.50	2,024.51	1,798.87	1,649.48	
82	1,614.51	1,544.60	1,328.49	2,065.82	1,843.36	1,697.15	2,186.58	1,941.88	1,779.79	
83	1,782.96	1,703.52	1,465.14	2,250.16	2,011.78	1,852.88	2,367.74	2,103.97	1,929.15	
84	1,973.64	1,887.85	1,620.87	2,469.45	2,205.67	2,030.85	2,574.34	2,288.28	2,097.60	
85	2,151.61	2,056.30	1,767.06	2,691.94	2,402.71	2,215.20	2,806.32	2,494.88	2,285.13	
86	2,345.50	2,240.64	1,925.98	2,933.47	2,618.83	2,415.42	3,057.42	2,720.53	2,491.69	
87	2,555.27	2,440.86	2,100.79	3,197.27	2,854.01	2,631.54	3,333.92	2,965.24	2,717.34	
88	2,784.07	2,660.14	2,288.28	3,486.48	3,111.44	2,869.90	3,632.67	3,232.22	2,962.08	
89	3,035.17	2,898.50	2,494.88	3,801.10	3,391.14	3,127.33	3,960.00	3,524.60	3,229.05	
90	3,308.50	3,159.11	2,720.53	4,144.36	3,696.21	3,410.21	4,315.98	3,842.40	3,518.24	
91	3,607.23	3,441.97	2,965.24	4,516.20	4,029.94	3,718.46	4,703.71	4,188.84	3,836.06	
92	3,931.41	3,750.27	3,232.22	4,923.01	4,392.25	4,052.19	5,126.42	4,567.05	4,182.52	
93	4,284.18	4,087.16	3,524.60	5,364.77	4,786.35	4,417.65	5,587.24	4,977.05	4,557.50	
94	4,668.75	4,455.81	3,842.40	5,847.86	5,218.58	4,814.93	6,089.42	5,425.15	4,967.50	

Exhibit III

Genworth Life Insurance Company
67% Increase to Current Year Premiums

Form: 7000, 7020, et al

Annual Premiums per \$10 Daily Benefit

Issue Age	2 Year Benefit Period									
	No Benefit			Simple Benefit			Compound Benefit			
	Elimination Period	Increase Option	Elimination Period	Elimination Period	Elimination Period	Increase Option	Elimination Period	Elimination Period	Increase Option	Elimination Period
	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	
18	104.88	92.18	82.63	149.38	127.12	114.43	206.58	181.16	162.09	
19	104.88	92.18	82.63	149.38	127.12	114.43	206.58	181.16	162.09	
20	104.88	92.18	82.63	149.38	127.12	114.43	206.58	181.16	162.09	
21	104.88	92.18	82.63	149.38	127.12	114.43	206.58	181.16	162.09	
22	104.88	92.18	82.63	149.38	127.12	114.43	206.58	181.16	162.09	
23	104.88	92.18	82.63	149.38	127.12	114.43	206.58	181.16	162.09	
24	104.88	92.18	82.63	149.38	127.12	114.43	206.58	181.16	162.09	
25	104.88	92.18	82.63	149.38	127.12	114.43	206.58	181.16	162.09	
26	104.88	92.18	82.63	149.38	127.12	114.43	206.58	181.16	162.09	
27	104.88	92.18	82.63	149.38	127.12	114.43	206.58	181.16	162.09	
28	104.88	92.18	82.63	149.38	127.12	114.43	206.58	181.16	162.09	
29	104.88	92.18	82.63	149.38	127.12	114.43	206.58	181.16	162.09	
30	104.88	92.18	82.63	149.38	127.12	114.43	206.58	181.16	162.09	
31	104.88	92.18	82.63	149.38	127.12	114.43	206.58	181.16	162.09	
32	104.88	92.18	82.63	149.38	127.12	114.43	206.58	181.16	162.09	
33	104.88	92.18	82.63	149.38	127.12	114.43	206.58	181.16	162.09	
34	104.88	92.18	82.63	149.38	127.12	114.43	206.58	181.16	162.09	
35	104.88	92.18	82.63	149.38	127.12	114.43	206.58	181.16	162.09	
36	104.88	92.18	82.63	149.38	127.12	114.43	206.58	181.16	162.09	
37	104.88	92.18	82.63	149.38	127.12	114.43	206.58	181.16	162.09	
38	104.88	92.18	82.63	149.38	127.12	114.43	206.58	181.16	162.09	
39	104.88	92.18	82.63	149.38	127.12	114.43	206.58	181.16	162.09	
40	104.88	92.18	82.63	149.38	127.12	114.43	206.58	181.16	162.09	
41	104.88	92.18	82.63	149.38	127.12	114.43	206.58	181.16	162.09	
42	104.88	92.18	82.63	149.38	127.12	114.43	206.58	181.16	162.09	
43	104.88	92.18	82.63	149.38	127.12	114.43	206.58	181.16	162.09	
44	104.88	92.18	82.63	149.38	127.12	114.43	206.58	181.16	162.09	
45	104.88	92.18	82.63	149.38	127.12	114.43	206.58	181.16	162.09	
46	104.88	92.18	85.80	152.57	130.33	117.60	209.79	184.33	165.25	
47	108.05	95.36	85.80	155.73	133.48	120.76	216.11	187.49	168.44	
48	108.05	95.36	85.80	158.92	136.67	123.95	216.11	190.70	171.63	
49	111.24	98.51	88.98	158.92	136.67	123.95	219.30	190.70	171.63	
50	111.24	98.51	88.98	158.92	139.85	127.12	222.46	193.87	174.82	
51	114.43	98.51	88.98	162.09	143.00	130.33	225.65	193.87	174.82	
52	114.43	101.70	92.18	168.44	146.19	133.48	228.84	200.22	181.16	
53	120.76	104.88	95.36	177.97	155.73	143.00	238.36	206.58	187.49	
54	123.95	108.05	98.51	187.49	165.25	149.38	247.89	216.11	193.87	
55	133.48	117.60	104.88	200.22	174.82	158.92	254.27	222.46	203.41	
56	139.85	120.76	108.05	209.79	184.33	168.44	266.95	232.03	209.79	
57	152.57	130.33	114.43	225.65	200.22	181.16	282.85	247.89	222.46	
58	162.09	139.85	123.95	241.55	212.94	193.87	298.76	263.79	238.36	
59	174.82	152.57	136.67	260.60	225.65	203.41	321.01	279.67	251.08	
60	190.70	165.25	149.38	279.67	244.71	219.30	340.06	298.76	270.16	
61	203.41	177.97	162.09	298.76	260.60	235.19	365.50	321.01	292.40	
62	222.46	197.06	177.97	324.16	279.67	251.08	387.76	340.06	308.30	
63	238.36	209.79	190.70	346.41	301.92	270.16	413.16	362.31	330.54	
64	251.08	222.46	203.41	371.86	324.16	292.40	435.40	381.38	346.41	
65	266.95	235.19	216.11	397.28	346.41	311.46	460.84	406.80	368.67	
66	286.04	254.27	235.19	429.06	375.03	336.89	489.46	429.06	390.91	
67	311.46	276.52	251.08	460.84	400.43	362.31	524.38	464.01	422.68	
68	340.06	301.92	276.52	495.79	432.25	390.91	568.90	498.98	451.30	
69	371.86	330.54	301.92	533.95	470.37	425.87	613.39	537.11	486.25	
70	410.00	365.50	333.70	575.25	505.33	457.65	661.05	578.44	521.22	
71	451.30	400.43	368.67	622.93	546.66	495.79	715.09	626.12	568.90	
72	498.98	444.92	406.80	680.12	597.49	543.47	778.65	680.12	613.39	
73	553.00	489.46	448.13	750.06	657.88	597.49	842.20	740.51	670.61	
74	613.39	540.28	492.62	829.52	727.82	657.88	915.31	807.28	734.17	
75	680.12	597.49	540.28	912.14	800.90	724.61	991.60	874.01	797.71	
76	753.22	657.88	594.32	1,001.11	877.17	794.55	1,074.23	953.47	870.82	
77	832.68	727.82	657.88	1,093.30	956.63	867.65	1,163.22	1,029.74	940.74	
78	912.14	800.90	724.61	1,182.29	1,036.08	940.74	1,252.20	1,109.20	1,013.84	
79	994.77	877.17	797.71	1,271.27	1,118.72	1,017.01	1,347.56	1,188.66	1,080.57	
80	1,083.76	962.99	880.36	1,366.63	1,204.54	1,096.47	1,449.26	1,274.44	1,156.84	
81	1,185.47	1,055.14	969.35	1,474.66	1,299.88	1,182.29	1,560.50	1,366.63	1,239.47	
82	1,299.88	1,160.03	1,067.86	1,595.45	1,407.93	1,280.79	1,678.07	1,471.50	1,331.66	
83	1,433.36	1,277.63	1,172.74	1,735.28	1,531.87	1,395.22	1,814.74	1,585.93	1,433.36	
84	1,585.93	1,411.12	1,296.69	1,900.56	1,678.07	1,528.72	1,967.29	1,722.57	1,560.50	
85	1,728.93	1,538.24	1,414.29	2,072.17	1,830.64	1,665.36	2,145.28	1,878.32	1,700.33	
86	1,884.66	1,678.07	1,541.44	2,259.69	1,995.88	1,814.74	2,339.15	2,046.75	1,852.88	
87	2,053.10	1,830.64	1,681.27	2,463.10	2,177.06	1,976.85	2,548.89	2,231.07	2,018.14	
88	2,237.45	1,995.88	1,833.79	2,685.56	2,374.12	2,154.80	2,777.74	2,431.29	2,199.31	
89	2,437.67	2,177.06	1,999.09	2,927.11	2,587.05	2,348.67	3,028.81	2,650.59	2,396.37	
90	2,656.97	2,374.12	2,180.24	3,190.90	2,819.04	2,561.61	3,302.12	2,888.97	2,612.48	
91	2,895.35	2,587.05	2,377.28	3,476.94	3,073.32	2,793.64	3,600.87	3,149.59	2,847.65	
92	3,155.93	2,819.04	2,590.20	3,788.40	3,349.80	3,044.69	3,925.07	3,432.45	3,105.08	
93	3,438.78	3,073.32	2,822.23	4,128.46	3,651.72	3,318.02	4,277.82	3,740.70	3,384.76	
94	3,747.08	3,349.80	3,076.47	4,500.32	3,979.08	3,616.79	4,662.41	4,077.61	3,689.88	

State: Pennsylvania

Filing Company:

Genworth Life Insurance Company

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

Product Name: PCS 2015_IFA Round 3

Project Name/Number: PCS 2015_IFA Round 3/PCS 2015_IFA Round 3

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA PCS Cover Letter 20151228.pdf
Item Status:	
Status Date:	

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

Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	Rates included in the Rate/Rule Schedule.
Attachment(s):	
Item Status:	
Status Date:	

State: Pennsylvania
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: PCS 2015_IFA Round 3
Project Name/Number: PCS 2015_IFA Round 3/PCS 2015_IFA Round 3

Filing Company: Genworth Life Insurance Company

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

Satisfied - Item:	Actuarial Memorandum-Public
Comments:	
Attachment(s):	PA PCS Public Actuarial Memo 20151228.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Status of Filings Table (12-28-15)
Comments:	
Attachment(s):	PA PCS Status of Filings 20151228.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Response Letter (2/17/16)
Comments:	
Attachment(s):	PA PCS Objection 1 Response 20160217.pdf
Item Status:	
Status Date:	

SERFF Tracking #:

GEFA-130373076

State Tracking #:

GEFA-130373076

Company Tracking #:

PCS 2015_IFA ROUND 3

State:

Pennsylvania

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

PCS 2015_IFA Round 3

Project Name/Number:

PCS 2015_IFA Round 3/PCS 2015_IFA Round 3

Satisfied - Item:	Response 1 Attachments
Comments:	
Attachment(s):	PA PCS Objection 1 Attachments 20160217.xlsx
Item Status:	
Status Date:	

Satisfied - Item:	Response Letter (3/8/16)
Comments:	
Attachment(s):	PA PCS Objection 2 Response 20160229.pdf
Item Status:	
Status Date:	

SERFF Tracking #:

GEFA-130373076

State Tracking #:

GEFA-130373076

Company Tracking #:

PCS 2015_IFA ROUND 3

State:

Pennsylvania

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

PCS 2015_IFA Round 3

Project Name/Number:

PCS 2015_IFA Round 3/PCS 2015_IFA Round 3

Attachment PA PCS Objection 1 Attachments 20160217.xlsx is not a PDF document and cannot be reproduced here.

December 28, 2015

Pennsylvania Insurance Department

RE: Genworth Life Insurance Company ("GLIC")
Company NAIC No: 70025
SERFF Tracking No: GEFA-130373076
Policy Forms: 7000 et al and 7020 et al

On December 10, 2012 GLIC submitted a filing with justification for a rate increase of 20% for all benefit periods. On March 8, 2013, the Department approved a rate increase of 20% on all benefit periods.

On September 23, 2014 GLIC requested a 20% rate increase for all benefit periods. On December 29, 2014, the Department approved a rate increase of 20% on all benefit periods. The table below summarizes the requested rate increases and approvals for these forms:

Filing Date	SERFF Number	Request for Policies With		Approval Date	Approval for Policies With		Cumulative Approval From 2012	
		Lifetime Benefits	Limited Benefits		Lifetime Benefits	Limited Benefits	Lifetime Benefits	Limited Benefits
December 10, 2012	GEFA-128749448	20%	20%	March 8, 2013	20%	20%	20%	20%
September 23, 2014	GEFA-129733583	20%	20%	December 29, 2014	20%	20%	44%	44%

This rate increase filing is being made to: 1) continue to work to achieve the actuarial equivalent of rate increase originally requested in 2012; and 2) begin to implement the required increases that were included in GLIC's 2014 asset adequacy testing. To achieve these goals, GLIC is requesting a 103% rate increase for policies with lifetime benefit periods and a 67% rate increase for policies with limited benefit periods. These amounts include 1) the balance of the 2012 rate increase request that was not approved and 2) an additional 50% rate increase which was included in GLIC's 2014 asset adequacy testing. The updated assumptions used in GLIC's 2014 asset adequacy testing also have been used in this filing.

The details for the basis of these amounts are shown below.

The requested 103% rate increase for policies with lifetime benefit periods is calculated as follows:

2012 Justifiable Rate Increase Amount*: 95%
Additional 2015 Request: 50%
Approvals to Date: 44%
Total 2015 Rate Increase Request: $((1.95)*(1.5))/(1.44) - 1 = 103\%$

The requested 67% rate increase for policies with limited benefit periods is calculated as follows:

2012 Justifiable Rate Increase Amount*: 60%
Additional 2015 Request: 50%
Approvals to Date: 44%
Total 2015 Rate Increase Request: $((1.6)*(1.5))/(1.44) - 1 = 67\%$

*Note that the 2012 nationwide justifiable rate increase was 95% for policies with a lifetime benefit period and 60% for policies with a limited benefit period. After conversations with the Department, GLIC limited the rate increase requested to 20% for all benefit periods. However, when calculating the requested rate increase above, GLIC has used the original justifiable rate increase amount.

None of the rate increases sought in this filing would be implemented until previously approved increases have been fully implemented.

Please note:

- These requested amounts are significantly less than the amount GLIC can justify in total.
- Consistent with GLIC's 2014 Asset Adequacy Testing, we anticipate filing future rate increase requests of similar magnitude.
- GLIC will continue to monitor the experience of this block [and will react according to the experience development.]
- This filing, with self-limited lifetime loss ratios, does not imply the acceptance of the lifetime loss ratios contained in this filing as an acceptable measure of profitability or as a minimum threshold for future rate increase filings.

These existing policy forms provide benefits for institutional confinement and/or home care. They are collectively referred to as the PCS Series of policies and were issued in your state from October 1994 through June 2003. They are no longer being marketed in any state. Nationwide, the last policies for these forms were issued in 2004. The company is requesting the approval of a premium rate increase on the above listed forms and all associated riders due to adverse experience.

The assumptions applied to the attached projections are based on Genworth's actual nationwide in-force experience with adjustments as considered appropriate for future projections, based on expected differences in experience due to either policy characteristics or underwriting criteria. Best Estimate assumptions for voluntary terminations, mortality, and morbidity do not include any provision for contingency or risk margin. Updated claim severity assumptions led to the significant strengthening GLIC made to its claims reserve in the third quarter of 2014. Claimants are expected to stay on claim longer and use more of their available benefits than had been previously assumed. As a result of updated claims assumptions, lifetime loss ratios have increased. The exhibits attached were calculated with these updated assumptions.

GLIC will offer insureds affected by the premium increase several options to change their benefits in order to maintain a premium 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 at the original filing.

Additionally, we will make an optional limited benefit available to those policyholders who wish to elect a limited paid-up Long Term Care insurance benefit. This option provides a paid-up policy with benefits equal to the total of premium paid, less any claims paid. While we strongly encourage policyholders to maintain coverage, we believe it is important to provide a comprehensive set of options.

The following electronic items are included in this submission:

- This cover letter;
- Public and Confidential Actuarial Memoranda;
- PA Actuarial Supplement (PDF and Excel versions);
- Current and Proposed Rate Tables;
- A Status of Filing Exhibit.

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

The contact person for this filing is:

Elizabeth A. Foreman, FSA, MAAA
Assistant Vice President & Actuary
Genworth Life Insurance Company
6620 West Broad Street Building 2
Richmond, VA 23230
(804) 922-8269
elizabeth.foreman@genworth.com

Thank you for your assistance in reviewing this filing.

Respectfully,

A handwritten signature in black ink, appearing to read "J. Murray", with a long, sweeping underline.

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

Genworth Life Insurance Company

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

**Actuarial Memorandum
December 2015**

Policy Forms 7000 et al and 7020 et al

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

Exposed Lives with Policies Issued and Exposed Lives with Policies In-Force in Pennsylvania as of December 31, 2014

	Lifetime Benefit Periods	Non-Lifetime Benefit Periods	Total
Policy Lives Issued	2,169	5,252	7,421
Policy Lives Inforce	1,166	1,924	3,090

Note: Of the 7,421 policy lives issued, 6,962 were issued prior to 9/16/2002 and 2,845 are still inforce.

1. Purpose and Justification of Filing

On December 10, 2012 Genworth Life Insurance Company ("GLIC") submitted a filing with justification for a rate increase of 20% for all benefit periods. On March 8, 2013, the Department approved a rate increase of 20% on all benefit periods.

On September 23, 2014 GLIC requested a 20% rate increase for all benefit periods. On December 29, 2014, the Department approved a rate increase of 20% on all benefit periods. The table below summarizes the requested rate increases and approvals for these forms:

Filing Date	SERFF Number	Request for Policies With		Approval Date	Approval for Policies With		Cumulative Approval From 2012	
		Lifetime Benefits	Limited Benefits		Lifetime Benefits	Limited Benefits	Lifetime Benefits	Limited Benefits
December 10, 2012	GEFA-128749448	20%	20%	March 8, 2013	20%	20%	20%	20%
September 23, 2014	GEFA-129733583	20%	20%	December 29, 2014	20%	20%	44%	44%

This rate increase filing is being made to: 1) continue to work to achieve the actuarial equivalent of rate increase originally requested in 2012; and 2) begin to implement the required increases that were included in GLIC's 2014 asset adequacy testing. To achieve these goals, GLIC is requesting a 103% rate increase for policies with lifetime benefit periods and a 67% rate increase for policies with limited benefit periods. These amounts include 1) the balance of the 2012 rate increase request that was not approved and 2) an additional 50% rate increase which was included in GLIC's 2014 asset adequacy testing. The updated assumptions used in GLIC's 2014 asset adequacy testing also have been used in this filing.

None of the rate increases sought in this filing would be implemented until previously approved increases have been fully implemented.

Genworth Life Insurance Company

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

**Actuarial Memorandum
December 2015**

Please note:

- These requested amounts are significantly less than the amount GLIC can justify in total.
- Consistent with GLIC's 2014 Asset Adequacy Testing, we anticipate filing future rate increase requests of similar magnitude.
- GLIC will continue to monitor the experience of this block and will react according to the experience development.
- This filing, with self-limited lifetime loss ratios, does not imply the acceptance of the lifetime loss ratios contained in this filing as an acceptable measure of profitability or as a minimum threshold for future rate increase filings.

In determining the need for additional rate increases beyond what was requested in 2012, GLIC considered termination rates, claims, and the cost of waiting.

Termination Rates: Significantly fewer policies have terminated from voluntary lapses and death than originally expected. GLIC has updated its termination assumptions and these new assumptions are aligned much better with actual historical experience than original termination assumptions. Increased future earned premium, driven by lower than expected termination assumptions, are inadequate to offset increased future incurred claims.

Claims: Policyholders are staying on claim longer and utilizing more of their available benefit than originally expected. In the third quarter of 2014, GLIC updated claim severity assumptions which led to the significant strengthening GLIC made to its claims reserves.

Cost of Waiting: Delays in implementing warranted premium rate increases will require higher percentage increases borne by fewer policyholders in the future to obtain the same Lifetime Loss Ratio.

Impact of Rate Increase Delay	
Years Delayed	Required Increase*
None	84%
1	99%
2	119%
3	143%
4	173%
5	211%

**Weighted average of Lifetime and Non-Lifetime rate increase*

The chart above demonstrates the weighted average impact of delaying the 103% lifetime and 67% limited rate increases needed in Pennsylvania.

This actuarial memorandum has been prepared to demonstrate that the requested increase satisfies the minimum requirements of your state and may not be suitable for other purposes.

Genworth Life Insurance Company

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

**Actuarial Memorandum
December 2015**

2. Confidentiality

This submission redacts information that is confidential, proprietary and competitively sensitive in nature. A complete, confidential, un-redacted version of this Actuarial Memorandum has been filed separately. We request that the complete, confidential version not be made available for public access.

3. Description of Benefits

These are individually underwritten certificates that provide comprehensive long term care coverage, and are known as part of the "PCS series". For policy forms under this coverage series, both a non-tax qualified and tax qualified version may have been offered. The policy forms reimburse expenses incurred by the insured subject to the amount of coverage purchased and to the prevailing expense for non-institutional services. Premium payments will be waived for facility stays after 90 consecutive days of confinement. A non-forfeiture benefit rider may have been offered.

Each form in the PCS series has benefit eligibility requirements which involve ADL (Activities of Daily Living) deficiencies or cognitive impairment. A daily benefit, benefit period, and elimination period are selected at issue. Some forms in the PCS series also include simple benefit increase or compound benefit increase options which are selected at issue. The simple benefit increase option will increase the original daily maximum by 5% each year starting with the second policy year and continuing for the life of the policy, unless terminated earlier by the insured. The compound benefit increase option will increase the prior year's daily maximum by 5% each year starting with the second policy year and continuing for the life of the policy, unless terminated earlier by the insured. The available choices for benefit period, elimination period, and benefit increase option, by form, can be found in the attached rate tables.

4. Marketing Method

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

5. Underwriting Description

The underwriting process included an assessment of functional and cognitive abilities at issue ages considered 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.

6. Renewability and Applicability

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

7. Area Factors

Geographic area factors are not used in rating these policies.

Genworth Life Insurance Company

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

**Actuarial Memorandum
December 2015**

8. Actuarial Assumptions

Redacted – see Section 2, above

9. Premiums

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

10. Premium Modalization Rules

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

Premium Mode	Modal Factor	Lifetime	Non-Lifetime
Annual	1.000	52.6%	48.4%
Semi-Annual	0.510	10.2%	12.4%
Quarterly	0.260	15.7%	18.8%
Monthly	0.090	21.5%	20.5%
Total		100.0%	100.0%

11. 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, 2014 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, 2014 have been allocated to a calendar year of incurral and included in historic incurred claims. Discounting occurs at 4.0%.

12. Trend Assumptions

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

13. Past and Future Earned Premium and Incurred Claims

Earned premiums and incurred claims projected through 2074 are developed from an asset share model representing actual contracts in-force through December 31, 2014. The assumptions described above for morbidity, voluntary lapse and mortality are used to project life years, earned premiums and incurred claims.

Exhibits I-A, I-B, I-C, II-A, II-B, and II-C are based on nationwide experience through December 31, 2014 for the forms affected by this rate increase to ensure maximum credibility.

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

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

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

Genworth Life Insurance Company

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

Actuarial Memorandum
December 2015

Definition of Pennsylvania Approved Rate Increases

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

The rate increases requested beginning in 2012 were not fully approved in all states. Additionally, the implementation of rate increases requested in 2014 was incomplete as of December 31, 2014. We believe projecting a mixture of rate increases nationwide, some approved, some disapproved, some partially implemented, and some fully implemented would not accurately demonstrate whether or not a rate increase is justified. For clarity, earned premium from rate increases requested nationwide beginning in 2012 were excluded from Exhibits I-A, I-B, I-C, II-A, II-B, and II-C.

However, Exhibits I-A, I-B, and I-C do include the 20% premium rate increase approved by the state of Pennsylvania in 2013 and the 20% premium rate increase approved by the state of Pennsylvania in 2014 with the rate increases applied to all policies and certificates nationwide. Moreover, the projections in Exhibit I are prior to the additional rate increase requested in this filing. By excluding all rate increases from other states and applying Pennsylvania rate increases to all policies nationwide, we have shown a projection with Pennsylvania Approved Rate Increases.

Exhibits II-A, II-B, and II-C include both the 2013 and the 2014 premium rate increases approved by the state of Pennsylvania applied to all policies nationwide, and the rate increase requested in this filing applied to all policies nationwide.

Lifetime Loss Ratio Calculation

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

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

LR_j = loss ratio for year j

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

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

${}_jIBNR_{2014}$ = incurred but not reported reserve as of December 31, 2014 attributable to claims incurred in year j

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

j = year of incurral

$v = 1 / 1.040 = 0.961538$

A future annual loss ratio is calculated, with interest, as anticipated incurred claims divided by earned premiums. A lifetime loss ratio as of December 31, 2014 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at 4.0%.

Genworth Life Insurance Company

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

**Actuarial Memorandum
December 2015**

14. History of Previous Rate Revisions

A 12% rate increase was accepted in your state on July 1, 2008.
An 18% rate increase was accepted in your state on May 27, 2011.
A 20% rate increase was accepted in your state on March 8, 2013.
A 20% rate increase was accepted in your state on December 29, 2014.

15. Requested Rate Increase and Demonstration of Satisfaction of Loss Ratio Requirements

GLIC is requesting a 103% rate increase for policies with lifetime benefit periods and 67% rate increase for policies with limited benefit periods.

Although this request is significantly less than GLIC can justify, we are limiting our rate increase request at this time. Consistent with GLIC's 2014 Asset Adequacy Testing, we anticipate filing future rate increase requests of similar magnitude. GLIC will continue to monitor the experience of this block. This filing does not imply the acceptance of the lifetime loss ratios contained herein as an acceptable measure of profitability or as a minimum threshold for future rate increase filings.

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

Projected experience assuming the requested increase is not implemented is shown in Exhibits I-A, I-B, and I-C. Projected experience assuming the requested increase is implemented is shown in Exhibits II-A, II-B, and II-C. As shown in these exhibits, the expected lifetime loss ratios with and without the requested rate increases exceed the minimum loss ratio of 60%.

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

16. Pennsylvania Average Annual Premium Based on Exposed Lives

	Lifetime	Non-Lifetime
Before Rate Increase*	\$3,069	\$2,237
After Rate Increase	\$6,231	\$3,737

*Note that some approved rate increases were only partially implemented as of December 31, 2014.

17. Proposed Effective Date

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

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

Redacted – see Section 2, above

19. Pennsylvania and Nationwide Exposed Lives and Annualized Premium

Genworth Life Insurance Company

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

**Actuarial Memorandum
December 2015**

As of December 31, 2014, the number of exposed lives in the state and nationwide is:

	Number of Exposed Lives		In-force Annualized Premium	
	Lifetime	Non-Lifetime	Lifetime	Non-Lifetime
Pennsylvania	1,166	1,924	\$3,578,718	\$4,304,941
Nationwide	22,277	40,353	\$65,757,480	\$89,232,966

Genworth Life Insurance Company

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

**Actuarial Memorandum
December 2015**

20. Actuarial Certification

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

I have relied on projection information provided by Long Term Care Group which was developed under the direction of, and using data, assumptions and methodologies provided by GLIC.

I have also relied on assumptions developed by GLIC's Long Term Care Experience Studies team. GLIC's Corporate Risk Committee approved those assumptions. The assumptions were developed with the assistance of a leading external actuarial consulting firm and subsequently peer reviewed by another leading external actuarial firm. Both external firms have strong Long Term Care experience. The peer review firm concluded that the assumptions in the aggregate are reasonable and supported by evidence.

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

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



Elizabeth A. Foreman, F.S.A., M.A.A.A.
Assistant Vice President & Actuary, Genworth Life Insurance Company

Date: December 28, 2015

Genworth Life Insurance Company

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

**Actuarial Memorandum
December 2015**

Exhibit Ia : PCS Policy Forms Nationwide Experience Projection All Benefit Periods with Pennsylvania Approved Rate Increases

Redacted – see Section 2, above

Exhibit Ib: PCS Policy Forms Nationwide Experience Projection Lifetime Benefit Period With Pennsylvania Approved Rate Increases

Redacted – see Section 2, above

Exhibit Ic: PCS Policy Forms Nationwide Experience Projection Limited Benefit Period With Pennsylvania Approved Rate Increases

Redacted – see Section 2, above

Exhibit IIa: PCS Policy Forms Nationwide Experience Projection All Benefit Periods with Proposed Rate Increases

Redacted – see Section 2, above

Exhibit IIb: PCS Policy Forms Nationwide Experience Projection Lifetime Benefit Period With Proposed 103% Rate Increase

Redacted – see Section 2, above

Exhibit IIc: PCS Policy Forms Nationwide Experience Projection Limited Benefit Periods With Proposed 67% Rate Increase

Redacted – see Section 2, above

Exhibit IV
Genworth Life Insurance Company
Status of Filings as of November 12, 2015
All Jurisdictions in which these Forms are Active
PCS I Series Policy Forms

Jurisdiction	2007 Rate Action			2010 Rate Action			2012 Rate Action						2014 Rate Action					
	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase (Lifetime)	Requested Increase (Limited)	Date Submission	Date Approved or Filed	Amount Approved or Filed (Lifetime)	Amount Approved or Filed (Limited)	Requested Increase (Lifetime)	Requested Increase (Limited)	Date Submission	Date Approved or Filed	Amount Approved or Filed (Lifetime)	Amount Approved or Filed (Limited)
Alabama	12%	11/6/2007	12%	18%	4/12/2011	18%	95%	60%	11/2/2012	1/16/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Alaska	Filing Not Required. Implemented 12% increase.			Filing Not Required. Implemented 18% increase.			Filing Not Required. Implementing 95% (lifetime) and 60% (limited) increase.						Approved full amount of 2012 ask; no 2014 filing expected					
Arizona	12%	1/14/2008	12%	18%	3/15/2011	18%	95%	60%	12/7/2012	2/4/2013	35%	35%	50%	24%	10/10/2014	12/4/2014	22%	22%
Arkansas	12%	6/16/2008	12%	10%	12/5/2011	10%	109% ²	71% ²	12/13/2012	10/24/2013	20%	20%	80%	48%	9/30/2014	1/27/2015	25%	15%
California (Loss Ratio Non-Partnership)	12%	1/15/2008	12%	18%	6/14/2012	18%	95%	60%	10/31/2014	10/22/2015	30%	30%						
California (Loss Ratio Partnership)				27%	2/4/2014	27%												
California (Rate Stability Non-Partnership)							53%	53%	12/19/2013	10/30/2015	16%	16%						
Colorado	12%	12/11/2007	12%	18%	5/9/2011	18%	95%	60%	11/21/2012	10/25/2013	32%	20%	32%	20%	11/13/2014	1/15/2015	32%	20%
Connecticut	12%	12/10/2007	12%	18%	7/6/2011	18%	95%	60%	10/11/2012	1/25/2013	40%	40%	44%	19%	9/19/2014	1/5/2015	19%	19%
Delaware	12%	2/28/2008	12%	18%	8/16/2011	18%	95%	60%	9/14/2012	3/14/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Florida	11%/10% ¹	7/16/09 & 6/3/09	11%/10% ¹	25%	5/29/2012	25%							48.4%	48.4%	12/22/2014	4/16/2015	14.7% ⁶	14.7% ⁶
Georgia	12%	6/15/2009	12%	18%	6/21/2011	18%	95%	60%	11/7/2012	9/6/2013	18%	18%	71%	42%	9/11/2014	3/13/2015	15%	15%
Hawaii	12%	1/9/2008	12%	18%	8/24/2011	18%	95%	60%	10/18/2012	5/31/2013	77%	38%	14%	21%	10/1/2014			
Idaho	12%	10/25/2007	12%	18%	4/28/2011	18%	95%	60%	11/9/2012	10/25/2013	40%	25%	44%	34%	10/7/2014	4/28/2015	15%	15%
Illinois	12%	2/4/2008	12%	18%	3/29/2011	18%	95%	60%	9/19/2012	12/24/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Indiana	12%	4/30/2008	12%	15%	12/9/2011	15%	100% ²	64% ²	12/27/2012	7/17/2014	19%	9%	74%	57%	11/4/2014			
Indiana (Partnership)	12%	Disapproved		18%	Disapproved		111% ²	111% ²	3/4/2013	9/4/2014	9%	9%	63.7%	63.7%	5/1/2015			
Iowa	12%	4/25/2008	12%	18%	3/11/2011	18%	95%	60%	10/10/2012	11/14/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Kansas	12%	12/5/2007	12%	15%	10/11/2011	15%	98% ²	63% ²	10/26/2012	10/13/2014	38%	38%						
Kentucky	12%	1/23/2008	12%	18%	6/15/2011	18%	95%	60%	9/21/2012	5/29/2013	17.4% ⁶	17.4% ⁶	72%	42%	10/23/2014			
Louisiana	12%	11/6/2007	12%	18%	3/18/2011	18%	95%	60%	10/26/2012	5/27/2014	20%	20%	68%	39%	9/25/2014			
Maine	12%	9/4/2007	12%	18%	8/18/2011	18%	68% ⁵	33% ⁵	12/14/2012	5/2/2013	68%	33%						
Maryland	12%	10/20/2008	12%	15%	4/4/2011	15%	98% ²	63% ²	11/16/2012	11/14/2013	15%	15%	15%	15%	11/17/2014	2/12/2015	15%	15%
Massachusetts	12%	Closed		18%	11/29/2012	10%	134% ²	92% ²	12/21/2012									
Michigan	12%	10/1/2007	12%	18%	11/29/2010	18%	95%	60%	8/31/2012	10/15/2012	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Minnesota	12%	Closed		30% ³	9/8/2011	30% ³	95%	60%	12/23/2012	10/31/2014	15%	15%						
Mississippi	12%	3/20/2008	12%	18%	12/28/2010	18%	95%	60%	10/8/2012	2/12/2013	25%	25%	25%	25%	9/19/2014	10/19/2014	25%	25%
Missouri	12%	10/30/2007	12%	18%	1/26/2011	18%	95%	60%	10/9/2012	5/7/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Montana	12%	4/1/2008	12%	18%	1/7/2011	18%	95%	60%	9/17/2012	7/16/2013	30%	25%	55%	34%	10/2/2014	4/8/2015	25.7%	3.1%
Nebraska	12%	10/31/2007	12%	18%	7/22/2011	18%	95%	60%	8/31/2012	12/9/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Nevada	12%	Closed		18%	3/20/2012	18%	118% ²	79% ²	12/21/2012	8/14/2013	118%	79%	Approved full amount of 2012 ask; no 2014 filing expected					
New Hampshire	12%	11/2/2007	12%	18%	2/25/2011	18%	95%	60%	11/11/2012		Disapproved							
New Jersey	12%	10/30/2007	12%	18%	4/12/2011 ⁴	18% ⁴				1/16/13 ⁴	95% ⁴	60% ⁴	Approved full amount of 2012 ask; no 2014 filing expected					
New Mexico	12%	9/17/2007	12%	15%	3/17/2011	15%	98% ²	63% ²	11/20/2012	5/16/2014	15%	15%	78%	48%	10/22/2014	7/26/2015	15%	15%
New York	12%	5/28/2008	12%	15%			130% ²	88% ²	12/27/2012	8/13/2013	11%	11%	53.6%	53.6%	10/22/2014	4/28/2015	53.6% ⁷	53.6% ⁷
North Carolina	12%	1/24/2008	12%	18%	3/15/2011	18%	95%	60%	12/14/2012	9/12/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
North Dakota	12%	10/9/2007	12%	18%	3/9/2012	12%	105% ²	68% ²	12/19/2012	4/5/2013	20%	20%	77%	46%	10/1/2014	11/19/2014	15%	15%
Ohio	12%	10/17/2007	12%	18%	4/26/2011	18%	95%	60%	11/16/2012	12/19/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Oklahoma	12%	10/15/2007	12%	18%	9/16/2011	18%	95%	60%	9/17/2012	6/26/2013	25%	25%	62%	34%	9/30/2014	3/13/2015	25%	25%
Oregon	12%	9/20/2007	12%	18%	4/12/2012	18%	95%	60%	12/3/2012	12/16/2013	15%	15%	76%	45%	10/2/2014	3/25/2015	25%	25%
Pennsylvania	12%	7/1/2008	12%	18%	5/27/2011	18%	20% ⁵	20% ⁵	12/10/2012	3/8/2013	20%	20%	20%	20%	9/23/2015	12/29/2014	20%	20%
Rhode Island	12%	11/14/2007	12%	18%	9/15/2011	18%	95%	60%	12/10/2012	10/14/2014	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
South Carolina	12%	1/3/2008	12%	18%	4/20/2011	18%	95%	60%	10/24/2012	4/16/2013	20%	20%	68%	39%	9/12/2014	12/11/2014	20%	20%
South Dakota	12%	10/22/2007	12%	18%	2/2/2011	18%	95%	60%	11/2/2012	12/21/2012	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Tennessee	12%	10/8/2007	12%	18%	8/29/2011	18%	95%	60%	11/19/2012	5/29/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Texas	12%	8/5/2008	12%	18%	6/10/2011	18%	95%	60%	5/1/2013	7/18/2013	67%	45%						
Utah	12%	12/18/2008	12%	18%	3/6/2011	18%	95%	60%	12/19/2012	6/26/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Vermont	12%	11/30/2007	12%	18%	Disapproved		130% ²	88% ²	12/18/2012		Disapproved		145%	103%	5/12/2015		Disapproved	
Virginia	12%	4/25/2008	12%	18%	1/18/2012	18%	95%	60%	10/31/2012	7/11/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Washington	12%	6/24/2008	12%	18%	6/23/2011	18%	95%	60%	10/26/2012	4/12/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Washington, DC	10%	12/31/2007	10%	15%	9/27/2011	15%	103% ²	67% ²	12/24/2012	5/29/2013	10%	10%	10% ⁵	10% ⁵	10/9/2014	12/3/2014	10%	10%
West Virginia	12%	11/21/2007	12%	18%	3/1/2011	18%	95%	60%	10/12/2012	11/6/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Wisconsin	12%	10/31/2007	12%	18%	4/27/2011	18%	95%	60%	12/13/2012	5/2/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Wyoming	12%	8/24/2007	12%	18%	1/21/2011	18%	95%	60%	10/23/2012	2/4/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					

¹ FL Comprehensive plans approved for 11%; Nursing Home plans approved for 10%

² States with requests higher than 95%/60% approved less than full amount in previous rate actions

³ MN approved less than requested in 2007 rate action

⁴ All policies issued in NJ are group trust policies sold under Alabama group trust. Alabama approval thus applies to all policies issued in NJ

⁵ Amounts requested may be limited based on state requirements. Genworth is seeking additional increases in these states, on an actuarial equivalent basis, until the full amount of our nationwide request is achieved.

⁶ Graded based on issue age

⁷ Weighted average; approved for 60% for issue ages 74 and under; 0% over age 75

**Objection Response
Genworth Life Insurance Company**

- 1. Note that Exhibit Ia in the filing shows the nationwide historical and projected calendar-year earned premium and incurred claims for the PCS block. It shows all benefit periods and restates the nationwide experience since 2012 assuming that all states received the 20% rate increase that was approved in 2013 in PA and the similar 20% increase that was approved in PA in 2014.**

Exhibit Ib is similar to Ia but shows only lifetime benefits periods. Exhibit Ic is similar to Ia but displays only limited benefits periods.

Please create alternate tables in an Excel that are similar to Exhibits Ia, Ib, and Ic but restate the nationwide historical and projected earned premium so that it all appears to be earned since inception in 1993 at the current Pennsylvania rate level.

Please see the tab *Attachment 1* included in the attached Excel worksheet *PA PCS Objection 1 Attachments 20160217.xlsx*. Attachments 1-a, 1-b, and 1-c include lifetime loss ratio projections with earned premium calculated at the current approved level in Pennsylvania.

- 2. The cover letter mentions that insureds will be offered options to mitigate the effects of the rate increase? In particular, will insureds be able to reduce their daily benefit, increase their elimination period, or decrease their benefit period in order to lessen the effect of the rate increase?**

Policyholder notifications include a section on coverage adjustment options. Options referenced include reducing the total amount of benefits available to pay for care, increasing the amount of time before benefits begin, reducing the length of time benefits last, and/or modifying any inflation protection policyholders may have. Additionally, our Customer Service team is prepared to help policyholders understand their options.

- 3. Please provide Exhibits Ia, Ib, Ic, IIa, IIb, and IIc in an Excel workbook.**

Please see the tab *Attachment 2* included in the attached Excel worksheet *PA PCS Objection 1 Attachments 20160217.xlsx*. Exhibits I-a, I-b, I-c, II-a, II-b, and II-c have been provided in the requested format.

**Objection Response
Genworth Life Insurance Company**

Let us know if there are any questions.

Regards,

A handwritten signature in black ink, appearing to read "Nick", with a long horizontal flourish extending to the right.

Nicholas M. Sheahon, ASA, MAAA
Associate Actuary, Genworth Life Insurance Company

**Objection Response
Genworth Life Insurance Company**

This letter is in response to the comments received in your objection letter on February 25, 2016. The comments and our responses are as follows:

- 1. There are 1,166 PCS policies in Pennsylvania with lifetime benefits. How many were issued on or after 9-16-2002?**

As of December 31, 2014, there were 227 PCS policies in Pennsylvania with lifetime benefits issued on or after September 16, 2002.

- 2. There are 1,924 PCS policies in Pennsylvania with limited benefits. How many were issued on or after 9-16-2002?**

As of December 31, 2014, there were 18 PCS policies in Pennsylvania with limited benefits issued on or after September 16, 2002.

Please let us know if there are further questions.

Regards,



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