



TERM LIFE INSURANCE PRODUCT GUIDE

COLONY 10/15/20/30

*Underwritten by
Genworth Life and Annuity Insurance Company
Lynchburg, VA*

SURE TERM® 10/15/20/30

*Underwritten by
Genworth Life Insurance Company
Lynchburg, VA*

TERM 10/15/20/30

*Underwritten by
Genworth Life Insurance Company of New York
New York, NY*

Rates are for all states including New York and are current as of 1/5/09.
Only Genworth Life of New York is licensed to conduct business in New York.

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Products are subject to state availability, issue limitations and to the terms of Policy Form Nos.: 1420 (96) et al. or 1421 et al. (Colony series term life insurance); GE-1420 et al. (Sure Term series term life insurance); AM-1420 (Term series term life insurance) Term 10/15/20/30 is only available in New York.

WHO BUYS TERM LIFE INSURANCE?

More people than you think are interested in the benefits of term life insurance. This easy-to-understand product is an excellent solution for new families, single parents and first-time home buyers — or any of your clients who want to help secure their loved ones' financial future.

Of all term policies sold, 95% are for \$1 million or less in coverage*. Genworth is committed to helping middle market consumers find the coverage and protection they are looking for in their financial products and services. Our term life insurance products reflect our commitment to this market, which is typically under-insured and under-served.

Term life insurance is an affordable product that helps provide a level of comfort and security to families if the unexpected happens to the main caregiver or income provider.

Term life insurance customers may have traits in common:

- Young families with children at home
- New and first-home buyers
- Single adults or couples working with a tightly controlled budget
- Busy professionals whose priority is caring for children and family's livelihood

Our Colony, Sure Term® and Term series term life insurance products feature competitive rates and additional riders for enhanced coverage — from a respected and dependable financial security company.

PRODUCT FEATURES

These policies have guaranteed level premiums for the selected periods of 10, 15, 20 or 30 years. After the level premium period, premiums are not guaranteed and increase annually. Benefits for all policies cease at the policy anniversary nearest the insured's 98th birthday (in MD, 95th birthday; in NY, 80th birthday).

Non-illustrated Guidelines

Use these guidelines when explaining non-illustrated products:

- Discuss only maximum premiums for the guaranteed level period.
- Tell clients that after the initial level premium period the premium may change, but the annual premium will not exceed the maximum annual premium.
- To calculate the maximum payment for clients paying more often than annually, apply the correct modal factor to the maximum annual premium.
- Show only premiums or coverage periods based on guaranteed rates.

Issue Ages

Maximum issue ages are different for MD, NJ, NY, PA, TX and WA. (For details, see pamphlet Maximum Issue Ages.)

Issue age is age nearest birthday. For nicotine users, issue ages begin at age 16.

10-year – ages 0-80

15-year – ages 0-75

20-year – ages 0-65

30-year – ages 0-50

For OR, the youngest issue age begins at 18.

Minimum Policy Amount

\$50,000 face amount

Rate Bands

Band 1: \$50,000 – \$99,999

Band 2: \$100,000 – \$199,999

Band 3: \$200,000 – \$499,999

Band 4: \$500,000 – \$1,000,000

Band 5: \$1,000,001 and above

Policy Fee

\$50 annually; \$60 annually in NY

Underwriting Classes

Preferred Best No Nicotine Use (PBNN)

Preferred No Nicotine Use (PNN)

Select No Nicotine Use (SLNN)

Standard No Nicotine Use (SNN)

Custom No Nicotine Use (CNN)

Preferred Nicotine Use (PNU)

Standard Nicotine Use (SNU)

Custom Nicotine Use (CNU)

Conversion or Exchange Option

The owner may convert or exchange the term life insurance policy for any life insurance policy we specifically make available for this purpose. The face amount of the new life insurance policy cannot be more than the current policy's and may not be less than the minimum for the type of policy selected. The new policy will be issued at the insured's age nearest birthday, without evidence of insurability. This option is available during the initial level period but no later than the policy anniversary nearest the insured's 75th birthday. For any policy issued at age 75 or above, conversion is available up to one year from the date of issue.

RIDERS

Optional Riders

Optional riders are subject to the base policy's issue age variations and underwriting class, and are available at additional costs.

*Source: LIMRA "Buyers Study," 2006.

Waiver of Premium (WP)

Waives premiums that fall due during total disability¹, lasting at least six consecutive months. WP rates are in the far right column of the rate charts and change when the policy's premium changes. The rider terminates on the policy anniversary nearest the insured's 60th birthday. Termination will not affect a claim if total disability begins before that date.

¹ Total disability is defined generally as the insured's inability to engage in "own occupation" for 24 months and "any occupation" thereafter or total and irrecoverable loss of sight in both eyes; or total and irrecoverable loss of the use of both hands or both feet or one hand and one foot. See policy rider for complete details.

Issue Ages

10/15/20-year	15-55
30-year	15-50 (15-45 in NJ)

Not available for Sure Term series in MD, NJ, PA or VT.

Children's Insurance Rider (CIR)

Provides term life insurance coverage for the insured's biological children, stepchildren and legally adopted children, ages 15 days – 23 years on the effective date of the CIR. Up to \$10,000 may be purchased in \$1,000 increments. Coverage on an insured child terminates on the child's 25th birthday or the date the rider terminates, whichever is earlier.

Issue Ages

10/15/20-year	18-55
30-year	18-50 (18-45 in NJ)

Not available for Colony series in VT.

Not available for Sure Term series in VT.

Not available for Term series in NY.

The premium rate is \$5.50 per \$1,000 of coverage. For policies that include both a WP rider and a CIR, there is an additional charge to cover the waiver of premium for the CIR. This additional amount will remain level the entire time the WP rider is in effect.

ADDED WP CHARGE PER \$1,000 COVERAGE

AGE	ADDED WP CHARGE PER \$1,000 COVERAGE
18-29	.06
30-39	.11
40-49	.18
50-55	.27

Automatic Rider

An automatic rider is subject to the base policy's issue age variations and underwriting class, and available at no additional premium cost.

Accelerated Death Benefit

Provides a lump sum benefit upon diagnosis of a terminal illness that reduces life expectancy to six months or less (in most states). Maximum benefit is the difference between 1 and 2:

1. An amount equal to the lesser of
 - a. \$500,000 and
 - b. the policy loan value plus 75% of the difference between the death benefit and the policy loan value.

2. The policy loan balance.

In most states, the maximum total accelerated death benefit paid under all policies issued by the Genworth Financial companies on an insured's life is \$500,000.

The accelerated death benefit is treated as a lien against the policy death benefit. The lien accrues interest and is deducted from the death benefit at the time of payment². Although there is no premium cost for the rider, an administrative fee is deducted when this option is exercised.

²TX and MS use a discount method to determine effect on death benefit.

Not available for Colony series in IN or NJ.

Not available for Sure Term series in AK, IN, MD, NJ, OK, PA, TX or VT.

Not available for Term Series in NY.

Payment Frequency (Mode)

Apply these modal factors to the annual premium to determine the modal premium.

	MODAL FACTOR	APR
Annual	1.00	0%
Semiannual	.51	8.2%
Quarterly	.26	10.8%
Monthly	.0875	10.8%

Because of the modal factors, the yearly premium cost will be higher if premiums are paid semi-annually, quarterly or monthly. Monthly premiums can only be paid by electronic funds transfer.

How to Calculate Premiums

1. Determine the rate (from rate charts)
2. Multiply by the number of 1000s of the face amount
3. Add annual policy fee
4. Multiply total by the payment frequency modal factor (see above)

Example: \$500,000, 20-year, Male, PNN, Age 50, Quarterly Premiums

$$\begin{array}{r}
 \$ \quad 2.33 \\
 \underline{\quad \times \quad 500} \\
 \$ \quad 1,165.00 \\
 \underline{\quad + \quad 50.00} \quad (\$60 \text{ for Term series in NY}) \\
 \$ \quad 1,215.00 \quad (\$1,225.00 \text{ in NY}) \\
 \underline{\quad \times \quad .26} \\
 \$ \quad 315.90 \text{ Quarterly Premium Payment} \\
 \$ \quad 318.50 \text{ Quarterly Premium Payment (in NY)}
 \end{array}$$

All rates shown are for the guaranteed level premium period. Premiums will increase annually after the level period. For rates not shown, or for a schedule of Guaranteed Annually Increasing Rates, please contact your Genworth representative.

Face amounts near the upper or lower part of a band may have higher premiums than a face amount in the nearby band, in certain instances.

\$50,000 - \$99,999 10-Year Level Rate Guarantee

Annual Rates per \$1,000. Add \$50 policy fee for Genworth Life & Annuity and Genworth Life, add \$60 for Genworth Life of New York.

ISSUE AGE	Male								Female								WP
	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	
20	.47	.59	.74	.96	1.12	1.60	2.21	2.59	.42	.53	.63	.79	.92	1.26	1.71	2.00	.10
21	.47	.59	.74	.96	1.12	1.60	2.21	2.59	.42	.53	.63	.79	.92	1.26	1.71	2.00	.10
22	.47	.59	.74	.96	1.12	1.60	2.21	2.59	.42	.53	.63	.79	.92	1.26	1.71	2.00	.10
23	.47	.59	.74	.96	1.12	1.60	2.21	2.59	.42	.53	.63	.79	.92	1.26	1.71	2.00	.10
24	.47	.59	.74	.96	1.12	1.60	2.21	2.59	.42	.53	.63	.79	.92	1.26	1.71	2.00	.10
25	.47	.59	.74	.96	1.12	1.60	2.21	2.59	.42	.53	.63	.79	.92	1.26	1.71	2.00	.10
26	.47	.59	.74	.96	1.12	1.60	2.21	2.59	.42	.53	.63	.79	.92	1.27	1.72	2.01	.10
27	.47	.59	.74	.96	1.12	1.61	2.21	2.59	.42	.53	.63	.79	.92	1.30	1.72	2.01	.10
28	.47	.59	.74	.96	1.12	1.62	2.21	2.59	.42	.53	.63	.79	.92	1.32	1.73	2.02	.10
29	.47	.59	.74	.96	1.12	1.63	2.21	2.59	.42	.53	.63	.79	.92	1.35	1.73	2.02	.10
30	.47	.59	.74	.96	1.12	1.68	2.21	2.59	.42	.53	.63	.79	.92	1.36	1.74	2.04	.10
31	.47	.59	.74	.96	1.12	1.71	2.24	2.62	.42	.53	.63	.79	.92	1.40	1.76	2.06	.10
32	.47	.59	.74	.98	1.15	1.72	2.28	2.67	.42	.53	.63	.79	.92	1.42	1.77	2.07	.10
33	.47	.59	.74	.99	1.16	1.74	2.30	2.69	.42	.53	.63	.79	.92	1.45	1.79	2.09	.11
34	.47	.59	.74	1.00	1.17	1.78	2.33	2.73	.42	.53	.63	.79	.92	1.47	1.80	2.11	.11
35	.47	.59	.74	1.00	1.17	1.86	2.35	2.75	.42	.53	.63	.79	.92	1.47	1.82	2.13	.12
36	.49	.62	.81	1.08	1.26	1.99	2.53	2.96	.44	.56	.66	.83	.97	1.58	1.98	2.32	.12
37	.51	.66	.86	1.16	1.36	2.09	2.68	3.14	.49	.62	.72	.91	1.06	1.69	2.14	2.50	.13
38	.54	.71	.93	1.23	1.44	2.21	2.91	3.40	.52	.65	.78	.95	1.11	1.82	2.31	2.70	.14
39	.60	.72	1.02	1.34	1.57	2.37	3.11	3.64	.56	.68	.84	1.02	1.19	1.98	2.50	2.93	.15
40	.65	.81	1.10	1.44	1.68	2.58	3.42	4.00	.60	.76	.90	1.09	1.28	2.13	2.72	3.18	.17
41	.70	.86	1.19	1.57	1.84	2.86	3.73	4.36	.67	.84	.97	1.23	1.44	2.29	3.02	3.53	.19
42	.77	.97	1.29	1.73	2.02	3.16	4.09	4.79	.73	.88	1.10	1.43	1.67	2.49	3.30	3.86	.21
43	.84	1.06	1.41	1.94	2.27	3.44	4.48	5.24	.78	.95	1.15	1.50	1.76	2.71	3.62	4.24	.24
44	.91	1.16	1.57	2.17	2.54	3.75	4.91	5.74	.84	1.03	1.23	1.64	1.92	2.90	3.93	4.60	.27
45	1.01	1.29	1.73	2.45	2.87	4.09	5.32	6.22	.88	1.12	1.33	1.83	2.14	3.13	4.21	4.93	.29
46	1.14	1.40	1.92	2.67	3.12	4.42	6.10	7.14	.96	1.20	1.43	1.97	2.30	3.37	4.66	5.45	.31
47	1.30	1.55	2.09	2.88	3.37	4.74	6.87	8.04	1.05	1.26	1.56	2.12	2.48	3.59	5.03	5.89	.35
48	1.45	1.70	2.29	3.11	3.64	5.14	7.67	8.97	1.11	1.35	1.68	2.27	2.66	3.88	5.39	6.31	.42
49	1.58	1.89	2.51	3.36	3.93	5.61	8.52	9.97	1.18	1.44	1.81	2.44	2.85	4.15	5.79	6.77	.51
50	1.73	2.08	2.76	3.64	4.26	6.09	9.28	10.86	1.27	1.56	1.95	2.63	3.08	4.46	6.22	7.28	.64
51	1.86	2.29	3.00	3.97	4.64	6.72	9.81	11.48	1.40	1.68	2.08	2.79	3.26	4.81	6.54	7.65	.81
52	1.99	2.51	3.27	4.36	5.10	7.38	10.24	11.98	1.51	1.83	2.25	3.01	3.52	5.21	6.94	8.12	1.01
53	2.21	2.77	3.55	4.76	5.57	8.06	11.02	12.89	1.64	1.98	2.44	3.22	3.77	5.59	7.38	8.63	1.23
54	2.43	3.04	3.87	5.21	6.10	8.78	11.84	13.85	1.81	2.16	2.61	3.45	4.04	5.93	7.77	9.09	1.53
55	2.67	3.35	4.21	5.68	6.65	9.51	12.60	14.74	1.99	2.32	2.82	3.68	4.31	6.29	8.19	9.58	1.93
56	3.00	3.63	4.57	6.03	7.06	10.48	14.20	16.61	2.14	2.51	3.05	3.91	4.57	6.78	8.68	10.16	
57	3.24	3.93	4.97	6.39	7.48	11.35	15.71	18.38	2.25	2.69	3.31	4.15	4.86	7.14	8.96	10.48	
58	3.52	4.25	5.42	6.79	7.94	12.33	16.34	19.12	2.47	3.11	3.58	4.37	5.11	7.89	9.70	11.35	
59	3.85	4.65	5.88	7.17	8.39	13.36	16.75	19.60	2.63	3.17	3.87	4.63	5.42	8.53	10.30	12.05	
60	4.14	5.05	6.38	7.60	8.89	13.85	17.00	19.89	2.81	3.44	4.19	4.91	5.74	9.21	10.88	12.73	
61	4.34	5.47	7.01	8.40	9.83	14.49	17.80	20.83	3.14	3.80	4.74	5.53	6.47	10.18	12.01	14.05	
62	4.53	5.83	7.28	8.79	10.28	15.02	18.43	21.56	3.47	4.20	5.26	6.11	7.15	11.08	13.04	15.26	
63	5.14	6.59	8.30	10.07	11.78	17.33	21.43	25.07	3.79	4.63	5.79	6.68	7.82	11.86	13.95	16.32	
64	5.87	7.44	9.22	11.28	13.20	19.75	24.51	28.68	4.12	5.06	6.37	7.31	8.55	12.51	14.74	17.25	
65	6.56	8.07	10.09	12.44	14.55	22.37	27.85	32.58	4.36	5.35	7.01	8.00	9.36	13.28	15.60	18.25	
66	7.62	9.20	11.29	13.87	16.23	25.01	31.84	37.25	4.70	5.78	7.71	8.83	10.33	13.77	16.72	19.56	
67	8.67	10.45	12.61	15.42	18.04	27.06	35.97	42.08	5.01	6.30	8.44	9.74	11.40	14.46	18.10	21.18	
68	9.69	11.76	14.08	17.14	20.05	29.25	39.51	46.23	5.59	6.91	9.22	10.67	12.48	15.57	20.20	23.63	
69	10.66	13.12	15.82	19.13	22.38	31.59	42.85	50.13	6.20	7.70	10.10	11.61	13.58	16.91	22.74	26.61	
70	11.99	14.65	17.83	21.42	25.05	34.06	45.99	53.81	6.90	8.56	11.28	13.03	15.25	18.14	25.23	29.52	
71	13.54	16.58	21.04	25.01	29.26	40.27	55.33	64.74	7.84	10.45	14.05	15.89	18.59	20.90	33.27	38.93	
72	15.15	17.54	24.32	28.65	33.52	46.39	66.58	77.90	9.13	12.24	16.59	18.41	21.54	23.61	41.16	48.16	
73	16.82	19.51	27.65	32.31	37.80	49.43	77.05	90.15	10.36	13.94	17.81	20.03	23.44	26.28	48.91	57.22	
74	17.50	21.56	31.05	36.02	42.14	55.02	86.73	101.47	11.56	15.55	19.74	22.48	26.30	28.89	53.30	62.36	
75	19.20	23.69	34.50	39.76	46.52	60.50	95.59	111.84	12.69	16.08	21.42	26.97	31.55	31.45	60.34	70.60	
76	24.73	29.39	40.52	47.64	55.74	75.56	112.49	131.61	16.61	21.68	27.69	33.53	39.23	41.18	79.96	93.55	
77	30.58	35.46	49.10	58.19	68.08	92.00	122.39	143.20	19.68	27.71	34.43	39.81	46.58	53.67	99.96	116.95	
78	35.41	39.09	55.97	65.15	80.91	109.85	139.10	162.75	23.86	33.85	40.80	46.21	54.07	67.13	120.32	140.77	
79	40.33	43.59	62.51	80.52	94.21	121.83	156.16	182.71	27.24	39.47	43.98	50.16	58.69	81.58	141.07	165.05	
80	47.36	52.76	76.21	91.67	107.24	141.49	173.59	203.10	33.80	48.59	54.40	62.96	73.66	97.03	153.00	179.01	

\$50,000 - \$99,999 15-Year Level Rate Guarantee

Annual Rates per \$1,000. Add \$50 policy fee for Genworth Life & Annuity and Genworth Life, add \$60 for Genworth Life of New York.

ISSUE AGE	Male								Female								WP
	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	
20	.63	.79	1.00	1.23	1.44	2.17	3.17	3.71	.58	.71	.88	1.08	1.26	1.67	2.46	2.88	.10
21	.63	.79	1.00	1.23	1.44	2.17	3.17	3.71	.58	.71	.88	1.08	1.26	1.67	2.46	2.88	.10
22	.63	.79	1.00	1.23	1.44	2.17	3.17	3.71	.58	.71	.88	1.08	1.26	1.67	2.46	2.88	.10
23	.63	.79	1.00	1.23	1.44	2.17	3.17	3.71	.58	.71	.88	1.08	1.26	1.67	2.46	2.88	.10
24	.63	.79	1.00	1.23	1.44	2.17	3.17	3.71	.58	.71	.88	1.08	1.26	1.67	2.46	2.88	.10
25	.63	.79	1.00	1.23	1.44	2.17	3.17	3.71	.58	.71	.88	1.08	1.26	1.67	2.46	2.88	.10
26	.63	.79	1.00	1.23	1.44	2.20	3.18	3.72	.58	.71	.88	1.09	1.28	1.69	2.49	2.91	.10
27	.63	.79	1.00	1.23	1.44	2.24	3.18	3.72	.58	.71	.88	1.09	1.28	1.73	2.49	2.91	.10
28	.63	.79	1.00	1.23	1.44	2.27	3.21	3.76	.58	.72	.88	1.09	1.28	1.76	2.56	3.00	.10
29	.63	.79	1.00	1.23	1.44	2.30	3.22	3.77	.58	.72	.88	1.09	1.28	1.80	2.57	3.01	.10
30	.63	.79	1.00	1.23	1.44	2.33	3.22	3.78	.58	.72	.88	1.09	1.28	1.83	2.60	3.04	.10
31	.63	.79	1.00	1.24	1.45	2.42	3.27	3.83	.58	.72	.88	1.09	1.28	1.87	2.65	3.10	.10
32	.63	.79															

\$50,000 - \$99,999 20-Year Level Rate Guarantee

Annual Rates per \$1,000. Add \$50 policy fee for Genworth Life & Annuity and Genworth Life, add \$60 for Genworth Life of New York.

ISSUE AGE	Male								Female								WP
	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	
20	.87	1.09	1.28	1.51	1.77	2.65	3.28	3.84	.67	.87	1.04	1.18	1.38	2.09	2.47	2.89	.11
21	.87	1.09	1.28	1.51	1.77	2.65	3.28	3.84	.67	.87	1.04	1.18	1.38	2.09	2.47	2.89	.11
22	.87	1.09	1.28	1.51	1.77	2.65	3.28	3.84	.67	.87	1.04	1.18	1.38	2.09	2.47	2.89	.11
23	.87	1.09	1.28	1.51	1.77	2.65	3.28	3.84	.67	.87	1.04	1.18	1.38	2.09	2.47	2.89	.11
24	.87	1.09	1.28	1.51	1.77	2.65	3.28	3.84	.67	.87	1.04	1.18	1.38	2.09	2.47	2.89	.11
25	.87	1.09	1.28	1.51	1.77	2.65	3.28	3.84	.67	.87	1.04	1.18	1.38	2.09	2.47	2.89	.11
26	.87	1.09	1.28	1.52	1.78	2.67	3.29	3.85	.67	.87	1.04	1.18	1.38	2.10	2.53	2.96	.11
27	.87	1.09	1.28	1.53	1.79	2.68	3.31	3.87	.67	.87	1.04	1.18	1.38	2.11	2.56	3.00	.11
28	.87	1.09	1.28	1.53	1.79	2.70	3.32	3.88	.67	.87	1.04	1.18	1.38	2.13	2.61	3.05	.11
29	.87	1.09	1.28	1.53	1.79	2.71	3.34	3.91	.67	.87	1.04	1.18	1.38	2.14	2.65	3.10	.11
30	.87	1.09	1.28	1.53	1.79	2.73	3.35	3.92	.67	.87	1.04	1.18	1.38	2.15	2.69	3.15	.11
31	.87	1.09	1.28	1.57	1.84	2.85	3.48	4.07	.67	.89	1.07	1.22	1.43	2.25	2.83	3.31	.11
32	.87	1.09	1.28	1.61	1.88	2.95	3.59	4.20	.68	.91	1.11	1.28	1.50	2.37	2.96	3.46	.11
33	.87	1.09	1.28	1.64	1.92	3.13	3.72	4.35	.70	.95	1.13	1.32	1.54	2.54	3.11	3.64	.12
34	.87	1.09	1.28	1.68	1.97	3.31	3.82	4.47	.70	.97	1.18	1.38	1.61	2.63	3.27	3.83	.12
35	.87	1.09	1.28	1.71	2.00	3.40	3.92	4.59	.71	1.00	1.22	1.44	1.68	2.81	3.40	3.98	.13
36	.95	1.17	1.42	1.78	2.08	3.61	4.24	4.96	.76	1.03	1.26	1.48	1.73	3.00	3.56	4.17	.14
37	1.02	1.26	1.51	1.90	2.22	3.88	4.54	5.31	.80	1.08	1.35	1.59	1.86	3.13	3.71	4.34	.15
38	1.11	1.36	1.64	1.99	2.33	4.14	4.99	5.84	.85	1.12	1.46	1.70	1.99	3.31	3.89	4.55	.16
39	1.21	1.47	1.80	2.12	2.48	4.43	5.53	6.47	.91	1.18	1.54	1.79	2.09	3.53	4.13	4.83	.18
40	1.31	1.59	1.94	2.23	2.61	4.74	6.21	7.27	.97	1.23	1.65	1.91	2.23	3.71	4.40	5.15	.20
41	1.42	1.73	2.18	2.45	2.87	5.13	6.76	7.91	1.06	1.33	1.78	2.05	2.40	4.02	4.88	5.71	.22
42	1.55	1.90	2.45	2.67	3.12	5.54	7.33	8.58	1.14	1.43	1.88	2.13	2.49	4.34	5.39	6.31	.24
43	1.68	2.07	2.67	2.95	3.45	5.99	7.94	9.29	1.24	1.55	2.06	2.35	2.75	4.70	5.93	6.94	.27
44	1.83	2.25	2.91	3.25	3.80	6.45	8.69	10.17	1.37	1.69	2.20	2.44	2.85	5.06	6.45	7.55	.30
45	2.00	2.41	3.15	3.55	4.15	6.94	9.35	10.94	1.49	1.83	2.33	2.60	3.04	5.46	6.97	8.15	.34
46	2.18	2.57	3.43	3.87	4.53	7.54	10.38	12.14	1.61	1.99	2.52	2.84	3.32	5.88	7.52	8.80	.42
47	2.39	2.79	3.70	4.19	4.90	8.19	11.37	13.30	1.74	2.16	2.71	3.08	3.60	6.32	7.94	9.29	.48
48	2.59	3.00	3.98	4.50	5.27	8.94	12.25	14.33	1.87	2.35	2.91	3.37	3.94	6.77	8.30	9.71	.55
49	2.74	3.25	4.31	4.83	5.65	9.67	13.15	15.39	2.03	2.57	3.17	3.63	4.25	7.31	8.73	10.21	.67
50	2.92	3.53	4.72	5.19	6.07	10.36	13.87	16.23	2.21	2.68	3.42	3.87	4.53	7.83	9.13	10.68	.75
51	3.05	3.78	5.00	5.83	6.82	11.33	15.01	17.56	2.44	2.94	3.75	4.20	4.91	8.37	9.73	11.38	1.04
52	3.29	4.04	5.38	6.55	7.66	12.31	15.99	18.71	2.68	3.18	4.04	4.53	5.30	8.98	10.41	12.18	1.32
53	3.56	4.32	5.83	7.06	8.26	13.41	17.61	20.60	2.87	3.44	4.41	4.89	5.72	9.63	11.19	13.09	1.63
54	3.83	4.66	6.33	8.01	9.37	14.65	19.20	22.46	3.08	3.75	4.78	5.30	6.20	10.31	11.87	13.89	2.04
55	4.16	5.05	6.88	9.18	10.74	15.83	20.73	24.25	3.32	4.06	5.17	5.74	6.72	11.05	12.65	14.80	2.46
56	4.66	5.57	7.56	10.07	11.78	16.97	23.59	27.60	3.62	4.47	5.67	6.38	7.46	12.09	13.68	16.01	
57	5.19	6.17	8.32	11.16	13.06	19.16	26.48	30.98	3.93	4.90	6.20	7.08	8.28	12.96	14.37	16.81	
58	5.79	6.84	9.17	11.87	13.89	21.21	27.92	32.67	4.28	5.32	6.81	8.12	9.50	14.35	15.86	18.56	
59	6.52	7.66	10.20	12.91	15.10	23.01	29.06	34.00	4.71	5.89	7.51	9.19	10.75	15.50	17.10	20.01	
60	7.24	8.74	11.46	14.55	17.02	23.29	29.90	34.98	5.24	6.52	8.12	10.46	12.24	16.61	18.28	21.39	
61	8.22	9.72	12.90	16.49	19.29	28.37	37.16	43.48	5.77	7.20	9.17	12.03	14.08	19.59	22.06	25.81	
62	9.34	11.04	14.51	18.20	21.29	33.70	44.45	52.01	6.37	7.96	10.19	13.57	15.88	22.77	25.51	29.85	
63	10.56	12.44	16.34	20.23	23.67	39.20	51.72	N/A	7.08	8.82	11.52	15.08	17.64	26.15	28.66	33.53	
64	11.94	14.06	18.51	22.70	26.56	44.88	N/A	N/A	7.94	9.79	12.90	16.57	19.39	29.76	31.50	36.86	
65	13.40	15.82	21.06	25.62	29.98	50.69	N/A	N/A	8.77	10.87	14.29	18.04	21.11	33.59	34.01	39.79	

\$50,000 - \$99,999 30-Year Level Rate Guarantee

Annual Rates per \$1,000. Add \$50 policy fee for Genworth Life & Annuity and Genworth Life, add \$60 for Genworth Life of New York.

ISSUE AGE	Male								Female								WP
	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	
20	1.17	1.64	1.95	2.36	2.76	3.67	5.09	5.96	.79	1.18	1.49	1.87	2.19	2.83	3.61	4.22	.16
21	1.17	1.64	1.95	2.36	2.76	3.67	5.09	5.96	.79	1.18	1.49	1.87	2.19	2.83	3.61	4.22	.16
22	1.17	1.64	1.95	2.36	2.76	3.67	5.09	5.96	.79	1.18	1.49	1.87	2.19	2.83	3.61	4.22	.16
23	1.17	1.64	1.95	2.36	2.76	3.67	5.09	5.96	.79	1.18	1.49	1.87	2.19	2.83	3.61	4.22	.16
24	1.17	1.64	1.95	2.36	2.76	3.67	5.09	5.96	.79	1.18	1.49	1.87	2.19	2.83	3.61	4.22	.16
25	1.17	1.64	1.95	2.36	2.76	3.67	5.09	5.96	.79	1.18	1.49	1.87	2.19	2.83	3.61	4.22	.16
26	1.18	1.65	1.98	2.42	2.83	3.69	5.14	6.01	.83	1.18	1.50	1.94	2.27	2.86	3.67	4.29	.16
27	1.21	1.66	2.03	2.42	2.83	3.72	5.19	6.07	.88	1.18	1.52	1.95	2.28	2.89	3.70	4.33	.17
28	1.24	1.68	2.08	2.44	2.85	3.80	5.23	6.12	.93	1.19	1.55	1.96	2.29	2.92	3.80	4.45	.17
29	1.27	1.69	2.13	2.45	2.87	3.88	5.28	6.18	.96	1.23	1.62	1.97	2.30	2.96	3.86	4.52	.17
30	1.29	1.71	2.19	2.49	2.91	3.96	5.33	6.24	1.00	1.26	1.64	1.97	2.30	3.01	3.95	4.62	.17
31	1.33	1.72	2.24	2.49	2.91	4.11	5.51	6.45	1.02	1.28	1.66	2.00	2.34	3.14	4.12	4.82	.18
32	1.38	1.74	2.28	2.53	2.96	4.30	5.68	6.65	1.05	1.30	1.70	2.04	2.39	3.30	4.33	5.07	.18
33	1.43	1.76	2.29	2.59	3.03	4.49	5.88	6.88	1.08	1.31	1.71	2.06	2.41	3.46	4.52	5.29	.18
34	1.49	1.76	2.32	2.65	3.10	4.74	6.14	7.18	1.11	1.33	1.73	2.18	2.55	3.68	4.78	5.59	.19
35	1.55	1.77	2.36	2.72	3.18	5.00	6.45	7.55	1.14	1.35	1.73	2.24	2.62	3.94	5.11	5.98	.21
36	1.65	1.88	2.49	2.87	3.36	5.39	6.91	8.08	1.20	1.43	1.86	2.39	2.80	4.14	5.33	6.24	.22
37	1.76	2.02	2.66	3.06	3.58	5.78	7.45	8.72	1.28	1.52	2.00	2.58	3.02	4.37	5.63	6.59	.25
38	1.87	2.18	2.82	3.29	3.85	6.22	8.03	9.40	1.36	1.62	2.16	2.74	3.21	4.63	5.95	6.96	.27
39	1.95	2.36	3.02	3.53	4.13	6.70	8.68	10.16	1.45	1.74	2.34	3.00	3.51	4.90	6.24	7.30	.29
40	2.05	2.54	3.24	3.81	4.46	7.20	9.32	10.90	1.55	1.86	2.53	3.24	3.79	5.13	6.52	7.63	.34
41	2.21	2.74	3.48	4.13	4.83	7.98	10.06	11.77	1.68	2.05	2.75	3.52	4.12	5.62	7.13	8.34	.37
42	2.37	2.96	3.76	4.47	5.23	8.74	10.81	12.64	1.83	2.22	2.93	3.71	4.34	6.13	7.76	9.08	.40
43	2.53	3.21	4.08	4.87	5.70	9.53	11.55	13.51	1.99	2.39	3.18	3.99	4.67	6.68	8.41	9.84	.44
44	2.70	3.48	4.45	5.38	6.29	10.30	12.30	14.38	2.18	2.56	3.38	4.33	5.07	7.24	9.10	10.65	.47
45	2.90	3.80	4.84	5.90	6.90	11.06	13.00	15.20	2.37	2							

\$100,000 - \$199,999 10-Year Level Rate Guarantee

Annual Rates per \$1,000. Add \$50 policy fee for Genworth Life & Annuity and Genworth Life, add \$60 for Genworth Life of New York.

ISSUE AGE	Male								Female								WP
	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	
20	.37	.46	.58	.75	.88	1.25	1.72	2.01	.33	.41	.49	.62	.73	.98	1.33	1.56	.10
21	.37	.46	.58	.75	.88	1.25	1.72	2.01	.33	.41	.49	.62	.73	.98	1.33	1.56	.10
22	.37	.46	.58	.75	.88	1.25	1.72	2.01	.33	.41	.49	.62	.73	.98	1.33	1.56	.10
23	.37	.46	.58	.75	.88	1.25	1.72	2.01	.33	.41	.49	.62	.73	.98	1.33	1.56	.10
24	.37	.46	.58	.75	.88	1.25	1.72	2.01	.33	.41	.49	.62	.73	.98	1.33	1.56	.10
25	.37	.46	.58	.75	.88	1.25	1.72	2.01	.33	.41	.49	.62	.73	.98	1.33	1.56	.10
26	.37	.46	.58	.75	.88	1.25	1.72	2.01	.33	.41	.49	.62	.73	.99	1.34	1.57	.10
27	.37	.46	.58	.75	.88	1.26	1.72	2.01	.33	.41	.49	.62	.73	1.02	1.34	1.57	.10
28	.37	.46	.58	.75	.88	1.27	1.72	2.01	.33	.41	.49	.62	.73	1.02	1.35	1.58	.10
29	.37	.46	.58	.75	.88	1.27	1.72	2.01	.33	.41	.49	.62	.73	1.05	1.35	1.58	.10
30	.37	.46	.58	.75	.88	1.31	1.72	2.01	.33	.41	.49	.62	.73	1.06	1.36	1.59	.10
31	.37	.46	.58	.75	.88	1.33	1.75	2.05	.33	.41	.49	.62	.73	1.09	1.37	1.60	.10
32	.37	.46	.58	.76	.89	1.35	1.77	2.07	.33	.41	.49	.62	.73	1.11	1.38	1.61	.10
33	.37	.46	.58	.78	.91	1.36	1.79	2.09	.33	.41	.49	.62	.73	1.14	1.40	1.64	.11
34	.37	.46	.58	.78	.91	1.39	1.82	2.13	.33	.41	.49	.62	.73	1.15	1.41	1.65	.11
35	.37	.46	.58	.78	.91	1.45	1.83	2.14	.33	.41	.49	.62	.73	1.15	1.42	1.66	.12
36	.39	.48	.63	.84	.98	1.54	1.95	2.28	.34	.44	.51	.65	.76	1.23	1.53	1.79	.12
37	.39	.52	.68	.90	1.05	1.63	2.06	2.41	.38	.49	.56	.71	.83	1.32	1.64	1.92	.13
38	.42	.54	.73	.96	1.12	1.72	2.23	2.61	.41	.51	.61	.74	.87	1.43	1.78	2.08	.14
39	.47	.56	.80	1.04	1.22	1.85	2.41	2.82	.43	.53	.65	.79	.92	1.55	1.93	2.26	.15
40	.51	.63	.86	1.12	1.31	2.01	2.67	3.12	.47	.59	.70	.85	.99	1.66	2.12	2.48	.17
41	.55	.67	.93	1.23	1.44	2.24	2.91	3.40	.52	.65	.76	.96	1.12	1.78	2.35	2.75	.19
42	.61	.75	1.00	1.35	1.58	2.46	3.19	3.73	.56	.69	.86	1.11	1.30	1.95	2.57	3.01	.21
43	.67	.83	1.10	1.51	1.77	2.69	3.49	4.08	.61	.74	.91	1.17	1.37	2.11	2.82	3.30	.24
44	.72	.91	1.23	1.70	1.99	2.92	3.83	4.48	.66	.80	.96	1.28	1.50	2.27	3.06	3.58	.27
45	.79	1.01	1.35	1.91	2.23	3.19	4.15	4.86	.69	.87	1.04	1.43	1.67	2.44	3.28	3.84	.29
46	.90	1.10	1.49	2.08	2.43	3.45	4.76	5.57	.75	.94	1.12	1.54	1.80	2.63	3.63	4.25	.31
47	1.02	1.21	1.63	2.25	2.63	3.70	5.36	6.27	.82	.98	1.22	1.65	1.93	2.80	3.91	4.57	.35
48	1.13	1.33	1.79	2.43	2.84	4.02	5.98	7.00	.86	1.05	1.31	1.77	2.07	3.02	4.20	4.91	.42
49	1.24	1.47	1.96	2.63	3.08	4.38	6.64	7.77	.92	1.13	1.41	1.90	2.22	3.24	4.51	5.28	.51
50	1.35	1.62	2.15	2.84	3.32	4.75	7.24	8.47	.99	1.22	1.52	2.05	2.40	3.48	4.85	5.67	.64
51	1.45	1.79	2.34	3.09	3.62	5.24	7.65	8.95	1.09	1.32	1.62	2.17	2.54	3.75	5.10	5.97	.81
52	1.55	1.96	2.54	3.40	3.98	5.76	7.99	9.35	1.18	1.43	1.75	2.35	2.75	4.07	5.41	6.33	1.01
53	1.73	2.15	2.77	3.71	4.34	6.28	8.60	10.06	1.28	1.54	1.90	2.52	2.95	4.35	5.76	6.74	1.23
54	1.89	2.37	3.01	4.05	4.74	6.85	9.24	10.81	1.41	1.69	2.03	2.69	3.15	4.63	6.06	7.09	1.53
55	2.08	2.61	3.28	4.43	5.18	7.42	9.81	11.48	1.55	1.81	2.20	2.87	3.36	4.91	6.39	7.48	1.93
56	2.34	2.86	3.61	4.70	5.50	8.18	11.08	12.96	1.67	1.95	2.38	3.05	3.57	5.28	6.85	8.01	
57	2.55	3.11	3.97	4.99	5.84	8.86	12.28	14.37	1.75	2.10	2.58	3.24	3.79	5.56	7.16	8.38	
58	2.78	3.40	4.37	5.31	6.21	9.62	12.81	14.99	1.93	2.42	2.80	3.41	3.99	6.13	7.85	9.18	
59	3.05	3.74	4.80	5.60	6.55	10.41	13.17	15.41	2.05	2.46	3.02	3.62	4.24	6.64	8.43	9.86	
60	3.30	4.10	5.27	5.93	6.94	10.80	13.40	15.68	2.19	2.68	3.27	3.83	4.48	7.18	9.02	10.55	
61	3.51	4.48	5.83	6.56	7.68	11.34	14.00	16.38	2.46	2.96	3.69	4.24	4.96	7.87	9.84	11.51	
62	3.71	4.81	6.15	6.86	8.03	11.79	14.46	16.92	2.75	3.29	4.10	4.59	5.37	8.51	10.56	12.36	
63	4.27	5.47	7.07	7.85	9.18	13.67	16.78	19.63	3.03	3.63	4.50	4.96	5.80	9.07	11.15	13.05	
64	4.95	6.23	7.96	8.80	10.30	15.65	19.16	22.42	3.31	3.98	4.96	5.34	6.25	9.53	11.63	13.61	
65	5.61	6.81	8.82	9.70	11.35	17.83	21.72	25.41	3.53	4.22	5.47	5.77	6.74	10.07	12.17	14.24	
66	6.28	7.63	9.67	10.74	12.57	20.21	24.95	29.19	3.85	4.56	5.96	6.33	7.40	10.72	13.04	15.26	
67	6.91	8.51	10.57	11.86	13.88	22.17	28.32	33.13	4.14	4.96	6.47	6.97	8.14	11.56	14.13	16.53	
68	7.49	9.41	11.56	13.10	15.33	24.34	31.27	36.59	4.68	5.43	7.01	7.65	8.94	12.80	15.76	18.44	
69	8.11	10.29	12.72	14.53	17.11	26.69	34.06	39.85	5.24	6.04	7.61	8.42	9.84	14.30	17.73	20.74	
70	8.75	11.29	14.06	16.17	19.47	29.25	36.74	42.99	5.90	6.70	8.43	9.45	11.06	15.79	19.68	23.03	
71	10.43	13.50	17.42	19.39	22.87	35.66	45.85	53.64	6.86	8.25	10.96	11.89	13.91	18.51	28.21	33.01	
72	12.22	14.93	20.91	22.62	26.51	42.18	57.22	66.95	8.11	9.82	13.49	14.38	16.82	21.25	36.89	43.16	
73	14.14	17.27	24.55	26.00	30.42	46.06	68.73	80.41	9.30	11.43	15.16	16.00	18.72	24.00	45.74	53.52	
74	15.26	19.72	28.33	29.40	34.40	52.47	80.24	93.88	10.45	13.06	17.57	18.45	21.59	26.78	51.65	60.43	
75	17.32	22.30	32.25	32.88	38.47	58.99	91.82	107.43	11.54	13.94	19.99	20.95	24.77	29.57	60.34	70.60	
76	21.72	26.67	36.54	39.20	45.86	70.26	108.97	127.49	14.81	19.09	25.22	27.12	31.73	38.13	78.74	92.13	
77	26.28	31.19	42.77	47.51	55.59	81.78	119.26	139.53	17.15	24.39	30.54	33.40	39.08	48.58	97.49	114.06	
78	31.02	33.91	49.14	55.97	65.81	93.55	136.10	159.24	20.42	29.85	35.96	39.80	46.57	59.23	116.59	136.41	
79	35.94	38.41	55.67	64.58	77.27	99.59	153.25	179.30	23.80	35.47	39.14	43.75	51.19	70.07	136.03	159.16	
80	38.78	43.02	62.37	73.35	88.55	111.23	170.70	199.72	27.27	41.24	44.46	50.06	60.36	81.12	147.01	172.00	

\$100,000 - \$199,999 15-Year Level Rate Guarantee

Annual Rates per \$1,000. Add \$50 policy fee for Genworth Life & Annuity and Genworth Life, add \$60 for Genworth Life of New York.

ISSUE AGE	Male								Female								WP
	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	
20	.49	.62	.78	.96	1.12	1.69	2.47	2.89	.45	.55	.69	.84	.98	1.30	1.93	2.26	.10
21	.49	.62	.78	.96	1.12	1.69	2.47	2.89	.45	.55	.69	.84	.98	1.30	1.93	2.26	.10
22	.49	.62	.78	.96	1.12	1.69	2.47	2.89	.45	.55	.69	.84	.98	1.30	1.93	2.26	.10
23	.49	.62	.78	.96	1.12	1.69	2.47	2.89	.45	.55	.69	.84	.98	1.30	1.93	2.26	.10
24	.49	.62	.78	.96	1.12	1.69	2.47	2.89	.45	.55	.69	.84	.98	1.30	1.93	2.26	.10
25	.49	.62	.78	.96	1.12	1.69	2.47	2.89	.45	.55	.69	.84	.98	1.30	1.93	2.26	.10
26	.49	.62	.78	.96	1.12	1.72	2.48	2.90	.45	.55	.69	.84	.98	1.32	1.96	2.29	.10
27	.49	.62	.78	.96	1.12	1.74	2.48	2.90	.45	.55	.69	.84	.98	1.35	2.00	2.34	.10
28	.49	.62	.78	.96	1.12	1.77	2.51	2.94	.45	.56	.69	.84	.98	1.38	2.04	2.39	.10
29	.49	.62	.78	.96	1.12	1.79	2.51	2.94	.45	.56	.69	.84	.98	1.41	2.04	2.39	.10
30	.49	.62	.78	.96	1.12	1.82	2.51	2.94	.45	.56	.69	.84	.98	1.43	2.05	2.40	.10
31	.49	.62	.78	.97	1.13	1.89	2.55	2.98	.46	.56	.69	.85	.99	1.46	2.10	2.46	.10
32	.49	.62	.78	.98	1.15	1.94	2.58	3.02	.46	.56	.69	.85	.99	1.51	2.16	2.53	.10
33	.49	.62	.78	.99	1.16	2.01	2.62	3.07	.47	.56	.70	.85	.99	1.54	2.20		

\$100,000 - \$199,999 20-Year Level Rate Guarantee

Annual Rates per \$1,000. Add \$50 policy fee for Genworth Life & Annuity and Genworth Life, add \$60 for Genworth Life of New York.

ISSUE AGE	Male								Female								WP
	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	
20	.68	.85	1.00	1.18	1.38	2.07	2.56	3.00	.52	.68	.81	.92	1.08	1.63	1.95	2.28	.11
21	.68	.85	1.00	1.18	1.38	2.07	2.56	3.00	.52	.68	.81	.92	1.08	1.63	1.95	2.28	.11
22	.68	.85	1.00	1.18	1.38	2.07	2.56	3.00	.52	.68	.81	.92	1.08	1.63	1.95	2.28	.11
23	.68	.85	1.00	1.18	1.38	2.07	2.56	3.00	.52	.68	.81	.92	1.08	1.63	1.95	2.28	.11
24	.68	.85	1.00	1.18	1.38	2.07	2.56	3.00	.52	.68	.81	.92	1.08	1.63	1.95	2.28	.11
25	.68	.85	1.00	1.18	1.38	2.07	2.56	3.00	.52	.68	.81	.92	1.08	1.63	1.95	2.28	.11
26	.68	.85	1.00	1.18	1.38	2.08	2.57	3.01	.52	.68	.81	.92	1.08	1.64	2.01	2.35	.11
27	.68	.85	1.00	1.18	1.38	2.09	2.58	3.02	.52	.68	.81	.92	1.08	1.65	2.04	2.39	.11
28	.68	.85	1.00	1.18	1.38	2.11	2.59	3.03	.52	.68	.81	.92	1.08	1.66	2.06	2.41	.11
29	.68	.85	1.00	1.18	1.38	2.12	2.60	3.04	.52	.68	.81	.92	1.08	1.67	2.08	2.43	.11
30	.68	.85	1.00	1.19	1.39	2.13	2.61	3.05	.52	.68	.81	.92	1.08	1.68	2.10	2.46	.11
31	.68	.85	1.00	1.25	1.46	2.23	2.71	3.17	.53	.70	.84	.97	1.13	1.76	2.21	2.59	.11
32	.68	.85	1.00	1.28	1.50	2.31	2.81	3.29	.53	.72	.86	1.02	1.19	1.84	2.31	2.70	.11
33	.68	.85	1.00	1.30	1.52	2.44	2.91	3.40	.55	.74	.89	1.05	1.23	1.98	2.42	2.83	.12
34	.68	.85	1.00	1.31	1.53	2.58	2.97	3.47	.55	.76	.92	1.10	1.29	2.06	2.55	2.98	.12
35	.68	.85	1.00	1.33	1.56	2.65	3.06	3.58	.55	.78	.95	1.12	1.31	2.19	2.65	3.10	.13
36	.75	.90	1.11	1.38	1.61	2.81	3.31	3.87	.58	.81	1.06	1.19	1.39	2.33	2.78	3.25	.14
37	.82	.96	1.20	1.47	1.72	3.02	3.56	4.17	.63	.87	1.13	1.27	1.49	2.43	2.89	3.38	.15
38	.88	1.05	1.31	1.56	1.83	3.23	3.89	4.55	.67	.92	1.20	1.36	1.59	2.57	3.04	3.56	.16
39	.94	1.14	1.41	1.67	1.95	3.45	4.30	5.03	.72	.96	1.27	1.44	1.68	2.74	3.22	3.77	.18
40	1.02	1.24	1.51	1.74	2.04	3.70	4.84	5.66	.76	.96	1.29	1.49	1.74	2.89	3.43	4.01	.20
41	1.10	1.34	1.69	1.95	2.28	4.08	5.33	6.24	.86	1.10	1.41	1.63	1.91	3.13	3.81	4.46	.22
42	1.21	1.45	1.87	2.14	2.50	4.51	5.83	6.82	.93	1.17	1.50	1.73	2.02	3.37	4.20	4.91	.24
43	1.32	1.58	2.06	2.32	2.71	4.99	6.38	7.46	1.01	1.25	1.60	1.86	2.18	3.66	4.62	5.41	.27
44	1.44	1.73	2.26	2.53	2.96	5.48	7.08	8.28	1.09	1.32	1.70	1.97	2.30	3.94	5.04	5.90	.30
45	1.56	1.87	2.46	2.77	3.24	6.04	7.70	9.01	1.16	1.43	1.82	2.03	2.38	4.26	5.44	6.36	.34
46	1.70	2.00	2.65	2.99	3.50	6.56	8.47	9.91	1.28	1.56	1.97	2.27	2.66	4.59	5.86	6.86	.42
47	1.84	2.17	2.83	3.26	3.81	7.13	9.20	10.76	1.40	1.67	2.11	2.45	2.87	4.93	6.19	7.24	.48
48	1.97	2.34	3.01	3.50	4.10	7.78	9.81	11.48	1.50	1.81	2.26	2.62	3.07	5.28	6.48	7.58	.55
49	2.12	2.53	3.21	3.76	4.40	8.42	10.45	12.23	1.60	1.96	2.48	2.81	3.29	5.70	6.81	7.97	.67
50	2.28	2.74	3.48	4.05	4.74	9.02	10.94	12.80	1.72	2.07	2.67	3.02	3.53	6.11	7.12	8.33	.75
51	2.45	2.94	3.72	4.51	5.28	9.81	11.67	13.65	1.85	2.24	2.86	3.28	3.84	6.62	7.67	8.97	1.04
52	2.64	3.14	4.05	5.17	6.05	10.62	12.30	14.39	2.01	2.38	3.01	3.54	4.14	7.16	8.29	9.70	1.32
53	2.86	3.37	4.41	5.55	6.49	11.50	13.40	15.68	2.17	2.52	3.18	3.82	4.47	7.76	9.00	10.53	1.63
54	3.06	3.61	4.77	6.31	7.38	12.50	14.49	16.95	2.36	2.71	3.38	4.14	4.84	8.39	9.74	11.40	2.04
55	3.32	3.94	5.16	7.17	8.38	13.44	15.54	18.18	2.57	2.88	3.59	4.48	5.24	9.10	10.60	12.40	2.46
56	3.71	4.28	5.69	7.78	9.09	14.66	17.83	20.86	2.76	3.08	4.00	4.99	5.84	9.83	11.50	13.46	
57	4.07	4.67	6.22	8.47	9.90	16.87	20.17	23.60	2.97	3.36	4.43	5.54	6.48	10.44	12.17	14.24	
58	4.43	5.09	6.84	9.22	10.78	19.08	21.51	25.17	3.19	3.67	4.93	6.38	7.46	11.45	13.55	15.85	
59	4.93	5.61	7.62	9.71	11.36	21.19	22.64	26.49	3.45	4.04	5.44	7.21	8.44	12.30	14.80	17.32	
60	5.53	6.32	8.46	10.86	13.06	22.00	23.54	27.54	3.79	4.50	5.98	8.16	9.54	13.10	16.10	18.84	
61	6.22	7.14	9.54	12.95	15.15	25.62	29.56	34.59	4.18	5.02	6.74	9.67	11.31	15.49	19.76	23.12	
62	7.03	8.12	10.81	14.89	17.42	29.19	35.71	41.78	4.66	5.63	7.53	11.25	13.16	18.00	23.24	27.19	
63	7.98	9.31	12.38	17.24	20.17	32.70	42.01	N/A	5.23	6.34	8.44	12.86	15.05	20.62	26.58	31.10	
64	9.09	10.73	14.21	20.16	23.59	36.15	N/A	N/A	5.90	7.16	9.67	14.55	17.02	23.36	29.75	34.81	
65	10.38	12.27	16.39	23.72	27.75	39.54	N/A	N/A	6.71	8.10	10.77	16.28	19.05	26.20	32.74	38.31	

\$100,000 - \$199,999 30-Year Level Rate Guarantee

Annual Rates per \$1,000. Add \$50 policy fee for Genworth Life & Annuity and Genworth Life, add \$60 for Genworth Life of New York.

ISSUE AGE	Male								Female								WP
	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	
20	.91	1.28	1.52	1.84	2.15	2.99	4.43	5.18	.62	.92	1.16	1.46	1.71	2.36	3.27	3.83	.16
21	.91	1.28	1.52	1.84	2.15	2.99	4.43	5.18	.62	.92	1.16	1.46	1.71	2.36	3.27	3.83	.16
22	.91	1.28	1.52	1.84	2.15	2.99	4.43	5.18	.62	.92	1.16	1.46	1.71	2.36	3.27	3.83	.16
23	.91	1.28	1.52	1.84	2.15	2.99	4.43	5.18	.62	.92	1.16	1.46	1.71	2.36	3.27	3.83	.16
24	.91	1.28	1.52	1.84	2.15	2.99	4.43	5.18	.62	.92	1.16	1.46	1.71	2.36	3.27	3.83	.16
25	.91	1.28	1.52	1.84	2.15	2.99	4.43	5.18	.62	.92	1.16	1.46	1.71	2.36	3.27	3.83	.16
26	.98	1.29	1.58	1.86	2.18	3.04	4.43	5.18	.70	.94	1.19	1.48	1.73	2.40	3.28	3.84	.16
27	1.00	1.30	1.62	1.88	2.20	3.11	4.43	5.18	.74	.95	1.22	1.50	1.76	2.45	3.28	3.84	.17
28	1.01	1.31	1.66	1.91	2.23	3.21	4.43	5.18	.78	.97	1.25	1.50	1.76	2.50	3.30	3.86	.17
29	1.01	1.32	1.67	1.92	2.25	3.32	4.43	5.18	.78	.98	1.27	1.52	1.78	2.55	3.30	3.86	.17
30	1.01	1.33	1.71	1.94	2.27	3.44	4.43	5.18	.78	.98	1.28	1.54	1.80	2.62	3.33	3.90	.17
31	1.11	1.34	1.73	1.96	2.29	3.53	4.56	5.34	.83	1.00	1.29	1.58	1.85	2.67	3.42	4.00	.18
32	1.12	1.35	1.77	2.00	2.34	3.64	4.70	5.50	.83	1.01	1.29	1.60	1.87	2.75	3.54	4.14	.18
33	1.15	1.37	1.78	2.03	2.38	3.77	4.86	5.69	.83	1.02	1.31	1.61	1.88	2.80	3.64	4.26	.18
34	1.18	1.38	1.80	2.07	2.42	3.93	5.06	5.92	.83	1.03	1.33	1.71	2.00	2.93	3.81	4.46	.19
35	1.21	1.38	1.84	2.12	2.48	4.10	5.30	6.20	.89	1.05	1.35	1.75	2.05	3.07	4.00	4.68	.21
36	1.27	1.44	1.93	2.23	2.61	4.46	5.75	6.73	.98	1.15	1.45	1.87	2.19	3.28	4.26	4.98	.22
37	1.29	1.51	2.06	2.38	2.78	4.84	6.28	7.35	1.04	1.22	1.55	2.01	2.35	3.54	4.60	5.38	.25
38	1.38	1.62	2.18	2.56	3.00	5.26	6.86	8.03	1.10	1.30	1.68	2.13	2.49	3.82	4.95	5.79	.27
39	1.45	1.73	2.33	2.75	3.22	5.72	7.50	8.78	1.17	1.37	1.82	2.34	2.74	4.12	5.31	6.21	.29
40	1.57	1.88	2.50	2.97	3.47	6.22	8.17	9.56	1.21	1.45	1.97	2.53	2.96	4.41	5.67	6.63	.34
41	1.69	2.05	2.72	3.20	3.74	6.98	8.92	10.44	1.37	1.57	2.13	2.73	3.19	4.87	6.22	7.28	.37
42	1.81	2.23	2.95	3.44	4.02	7.74	9.69	11.34	1.49	1.71	2.20	2.88	3.37	5.36	6.79	7.94	.40
43	1.96	2.46	3.26	3.74	4.38	8.53	10.54	12.33	1.59	1.84	2.35	3.13	3.66	5.88	7.39	8.65	.44
44	2.11	2.72	3.56	4.12	4.82	9.32	11.36	13.29	1.71	1.99	2.44	3.44	4.02	6.42	8.02	9.38	.47
45	2.26	2.95	3.92	4.49	5.25	10.15	12.21	14.29	1.85	2.16	2.63	3.84	4.49	7.01	8.72	10.20	.54

Genworth Life & Annuity and Genworth Life rates for ages 46-50

46	2.45	3.16
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\$200,000 - \$499,999 10-Year Level Rate Guarantee

Annual Rates per \$1,000. Add \$50 policy fee for Genworth Life & Annuity and Genworth Life, add \$60 for Genworth Life of New York.

ISSUE AGE	Male								Female								WP
	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	
20	.27	.36	.50	.65	.76	1.11	1.47	1.72	.22	.32	.42	.49	.57	.83	1.22	1.43	.10
21	.27	.36	.50	.65	.76	1.11	1.47	1.72	.22	.32	.42	.49	.57	.83	1.22	1.43	.10
22	.27	.36	.50	.65	.76	1.11	1.47	1.72	.22	.32	.42	.49	.57	.83	1.22	1.43	.10
23	.27	.36	.50	.65	.76	1.11	1.47	1.72	.22	.32	.42	.49	.57	.83	1.22	1.43	.10
24	.27	.36	.50	.65	.76	1.11	1.47	1.72	.22	.32	.42	.49	.57	.83	1.22	1.43	.10
25	.27	.36	.50	.65	.76	1.11	1.47	1.72	.22	.32	.42	.49	.57	.83	1.22	1.43	.10
26	.27	.36	.50	.65	.76	1.11	1.48	1.73	.22	.32	.42	.49	.57	.84	1.22	1.43	.10
27	.27	.36	.50	.66	.77	1.11	1.49	1.74	.22	.32	.42	.49	.57	.86	1.22	1.43	.10
28	.27	.36	.50	.66	.77	1.13	1.49	1.74	.22	.32	.42	.50	.59	.87	1.22	1.43	.10
29	.27	.36	.50	.67	.78	1.13	1.50	1.76	.22	.32	.42	.50	.59	.89	1.22	1.43	.10
30	.27	.36	.50	.67	.78	1.16	1.51	1.77	.22	.32	.42	.50	.59	.90	1.22	1.43	.10
31	.27	.36	.50	.67	.78	1.17	1.53	1.79	.22	.32	.43	.50	.59	.93	1.23	1.44	.10
32	.27	.36	.51	.67	.78	1.17	1.55	1.81	.22	.32	.43	.50	.59	.94	1.25	1.46	.10
33	.27	.37	.51	.67	.78	1.17	1.57	1.84	.22	.32	.44	.51	.60	.97	1.26	1.47	.11
34	.27	.37	.51	.67	.78	1.19	1.59	1.86	.22	.32	.44	.51	.60	.98	1.28	1.50	.11
35	.27	.37	.51	.67	.78	1.23	1.60	1.87	.22	.32	.45	.51	.60	.98	1.29	1.51	.12
36	.29	.39	.55	.73	.85	1.31	1.71	2.00	.23	.34	.47	.54	.63	1.05	1.37	1.60	.12
37	.30	.42	.60	.79	.92	1.38	1.81	2.12	.26	.37	.50	.60	.70	1.12	1.45	1.70	.13
38	.33	.45	.64	.84	.98	1.46	1.97	2.30	.28	.38	.53	.63	.74	1.21	1.54	1.80	.14
39	.36	.47	.69	.92	1.08	1.57	2.12	2.48	.30	.40	.57	.68	.80	1.30	1.66	1.94	.15
40	.40	.53	.75	.99	1.16	1.70	2.36	2.76	.33	.44	.60	.74	.87	1.40	1.79	2.09	.17
41	.44	.57	.82	1.06	1.24	1.90	2.62	3.07	.38	.49	.65	.82	.96	1.52	2.00	2.34	.19
42	.48	.65	.90	1.13	1.32	2.11	2.92	3.42	.41	.53	.74	.94	1.10	1.66	2.20	2.57	.21
43	.54	.71	1.00	1.24	1.45	2.32	3.26	3.81	.46	.59	.78	.97	1.13	1.82	2.43	2.84	.24
44	.60	.78	1.12	1.36	1.59	2.54	3.64	4.26	.51	.64	.84	1.04	1.22	1.96	2.66	3.11	.27
45	.67	.88	1.25	1.49	1.74	2.79	4.01	4.69	.54	.71	.91	1.14	1.33	2.13	2.87	3.36	.29
46	.75	.95	1.36	1.63	1.91	3.04	4.52	5.29	.59	.77	.98	1.23	1.44	2.31	3.17	3.71	.31
47	.84	1.04	1.46	1.77	2.07	3.28	5.01	5.86	.65	.82	1.07	1.32	1.54	2.48	3.41	3.99	.35
48	.92	1.12	1.58	1.92	2.25	3.59	5.51	6.45	.68	.87	1.15	1.41	1.65	2.69	3.66	4.28	.42
49	.99	1.24	1.69	2.09	2.45	3.94	6.02	7.04	.73	.94	1.24	1.52	1.78	2.91	3.92	4.59	.51
50	1.06	1.34	1.83	2.27	2.66	4.31	6.46	7.56	.79	1.03	1.34	1.64	1.92	3.15	4.21	4.93	.64
51	1.15	1.48	2.00	2.48	2.90	4.75	6.83	7.99	.87	1.11	1.42	1.76	2.06	3.34	4.49	5.25	.81
52	1.24	1.61	2.19	2.72	3.18	5.22	7.13	8.34	.94	1.19	1.53	1.91	2.23	3.56	4.83	5.65	1.01
53	1.40	1.77	2.40	2.98	3.49	5.70	7.69	9.00	1.01	1.29	1.66	2.08	2.43	3.76	5.20	6.08	1.23
54	1.55	1.93	2.62	3.26	3.85	6.22	8.26	9.66	1.12	1.40	1.77	2.23	2.61	3.93	5.54	6.48	1.53
55	1.72	2.12	2.87	3.57	4.29	6.73	8.76	10.31	1.23	1.50	1.90	2.41	2.82	4.10	5.86	6.86	1.93
56	1.95	2.35	3.14	3.90	4.61	7.46	10.03	11.79	1.33	1.63	2.06	2.60	3.04	4.46	6.28	7.35	
57	2.13	2.60	3.43	4.25	4.97	8.14	11.31	13.23	1.40	1.75	2.23	2.80	3.28	4.75	6.57	7.69	
58	2.34	2.88	3.76	4.66	5.45	8.89	12.03	14.08	1.55	2.03	2.42	3.00	3.51	5.31	7.19	8.41	
59	2.59	3.22	4.12	5.05	5.91	9.69	12.64	14.79	1.66	2.07	2.62	3.24	3.79	5.82	7.73	9.04	
60	2.81	3.57	4.50	5.51	6.45	10.12	13.15	15.39	1.79	2.26	2.84	3.49	4.08	6.37	8.28	9.69	
61	3.00	3.91	5.06	6.09	7.13	10.65	13.73	16.06	2.02	2.50	3.20	3.80	4.45	7.02	9.23	10.80	
62	3.19	4.21	5.39	6.36	7.44	11.11	14.12	16.52	2.25	2.80	3.54	4.07	4.76	7.63	10.13	11.85	
63	3.67	4.82	6.30	7.28	8.52	12.92	16.33	19.11	2.50	3.10	3.88	4.33	5.07	8.17	10.95	12.81	
64	4.27	5.51	7.19	8.12	9.50	14.83	18.57	21.73	2.75	3.41	4.27	4.60	5.38	8.63	11.61	13.58	
65	4.86	6.05	8.06	8.89	10.44	16.95	20.97	24.53	2.94	3.62	4.71	4.90	5.85	9.17	12.17	14.24	
66	5.53	6.86	8.90	9.92	11.66	19.40	24.11	28.21	3.24	3.93	5.19	5.46	6.51	9.89	13.04	15.26	
67	6.16	7.74	9.80	11.05	12.97	21.50	27.39	32.05	3.52	4.31	5.70	6.10	7.25	10.81	14.13	16.53	
68	6.74	8.64	10.79	12.26	14.42	23.84	30.27	35.42	4.01	4.74	6.24	6.78	8.05	12.11	15.76	18.44	
69	7.36	9.53	11.95	13.66	16.20	26.41	33.01	38.62	4.54	5.31	6.85	7.55	8.95	13.70	17.73	20.74	
70	8.01	10.52	13.28	15.28	18.55	29.25	35.63	41.73	5.15	5.94	7.67	8.58	10.16	15.32	19.68	23.03	
71	9.75	12.90	16.72	18.50	21.95	35.66	44.74	52.38	6.11	7.49	10.19	11.02	13.01	18.07	28.21	33.01	
72	11.55	14.45	20.26	21.77	25.59	42.18	56.11	65.69	7.37	9.06	12.72	13.50	15.92	20.87	36.89	43.16	
73	13.45	16.76	23.89	25.11	29.50	46.06	67.69	79.20	8.67	10.67	14.39	15.13	17.82	23.72	45.74	53.52	
74	14.59	19.12	27.62	28.51	33.48	52.47	79.49	93.00	9.99	12.30	16.80	17.57	20.69	26.62	51.65	60.43	
75	16.56	21.51	31.46	31.97	37.51	58.99	91.51	107.07	11.35	13.17	19.21	20.05	23.84	29.57	60.34	70.60	
76	20.96	25.88	35.74	38.29	44.90	70.12	108.56	127.02	14.53	18.57	24.43	26.22	30.80	38.08	78.74	92.13	
77	25.53	30.40	41.97	46.60	54.63	81.46	118.80	139.00	16.78	24.07	29.83	32.50	38.15	48.47	97.49	114.06	
78	30.26	33.12	48.34	55.06	64.85	93.00	135.54	158.58	19.94	29.68	35.40	38.90	45.64	59.06	116.59	136.41	
79	35.18	37.62	54.87	63.67	76.31	98.81	152.60	178.54	23.18	35.40	38.83	42.85	50.26	69.80	136.03	159.16	
80	38.00	42.21	61.54	72.39	87.53	110.15	169.96	198.85	26.50	41.24	44.46	49.13	59.39	80.71	147.01	172.00	

\$200,000 - \$499,999 15-Year Level Rate Guarantee

Annual Rates per \$1,000. Add \$50 policy fee for Genworth Life & Annuity and Genworth Life, add \$60 for Genworth Life of New York.

ISSUE AGE	Male								Female								WP
	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	
20	.30	.43	.58	.77	.90	1.33	1.92	2.25	.28	.37	.52	.68	.80	1.05	1.41	1.65	.10
21	.30	.43	.58	.77	.90	1.33	1.92	2.25	.28	.37	.52	.68	.80	1.05	1.41	1.65	.10
22	.30	.43	.58	.77	.90	1.33	1.92	2.25	.28	.37	.52	.68	.80	1.05	1.41	1.65	.10
23	.30	.43	.58	.77	.90	1.33	1.92	2.25	.28	.37	.52	.68	.80	1.05	1.41	1.65	.10
24	.30	.43	.58	.77	.90	1.33	1.92	2.25	.28	.37	.52	.68	.80	1.05	1.41	1.65	.10
25	.30	.43	.58	.77	.90	1.33	1.92	2.25	.28	.37	.52	.68	.80	1.05	1.41	1.65	.10
26	.30	.43	.58	.77	.90	1.37	1.92	2.25	.28	.37	.52	.68	.80	1.08	1.42	1.66	.10
27	.30	.43	.58	.77	.90	1.39	1.92	2.25	.28	.37	.52	.68	.80	1.11	1.43	1.67	.10
28	.30	.43	.58	.77	.90	1.43	1.92	2.25	.28	.38	.52	.69	.81	1.13	1.45	1.70	.10
29	.30	.43	.58	.78	.91	1.47	1.92	2.25	.29	.38	.52	.69	.81	1.16	1.46	1.71	.10
30	.30	.43	.58	.79	.92	1.52	1.92	2.25	.29	.38	.52	.69	.81	1.20	1.47	1.72	.10
31	.30	.43	.58	.80	.94	1.59	1.96	2.29	.29	.38	.52	.69	.81	1.21	1.52	1.78	.10
32	.30	.43	.58	.81	.95	1.65	1.99	2.33	.29	.38	.52	.69	.81	1.25	1.57	1.84	.10
33	.30	.44	.58	.82	.96	1.73	2.03	2.38	.29	.39	.53	.69	.81	1.26	1.63	1.91	.12
34	.30	.44	.58	.83	.97	1.78	2.06	2.41	.29								

\$200,000 - \$499,999 20-Year Level Rate Guarantee

Annual Rates per \$1,000. Add \$50 policy fee for Genworth Life & Annuity and Genworth Life, add \$60 for Genworth Life of New York.

ISSUE AGE	Male								Female								WP
	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	
20	.42	.58	.76	.93	1.09	1.67	2.02	2.36	.36	.47	.62	.70	.82	1.23	1.41	1.65	.11
21	.42	.58	.76	.93	1.09	1.67	2.02	2.36	.36	.47	.62	.70	.82	1.23	1.41	1.65	.11
22	.42	.58	.76	.93	1.09	1.67	2.02	2.36	.36	.47	.62	.70	.82	1.23	1.41	1.65	.11
23	.42	.58	.76	.93	1.09	1.67	2.02	2.36	.36	.47	.62	.70	.82	1.23	1.41	1.65	.11
24	.42	.58	.76	.93	1.09	1.67	2.02	2.36	.36	.47	.62	.70	.82	1.23	1.41	1.65	.11
25	.42	.58	.76	.93	1.09	1.67	2.02	2.36	.36	.47	.62	.70	.82	1.23	1.41	1.65	.11
26	.42	.58	.78	.93	1.09	1.67	2.03	2.38	.37	.47	.62	.70	.82	1.24	1.45	1.70	.11
27	.42	.58	.80	.94	1.10	1.73	2.04	2.39	.37	.47	.62	.70	.82	1.30	1.48	1.73	.11
28	.42	.60	.80	.95	1.11	1.74	2.05	2.40	.37	.47	.63	.71	.83	1.33	1.50	1.76	.11
29	.42	.60	.80	.96	1.12	1.76	2.06	2.41	.37	.47	.63	.71	.83	1.34	1.53	1.79	.11
30	.42	.60	.80	.96	1.12	1.78	2.07	2.42	.37	.47	.63	.71	.83	1.40	1.56	1.83	.11
31	.42	.61	.80	1.01	1.18	1.88	2.21	2.59	.38	.48	.66	.74	.87	1.46	1.66	1.94	.11
32	.43	.62	.80	1.02	1.19	1.96	2.37	2.77	.38	.50	.67	.77	.90	1.52	1.76	2.06	.11
33	.43	.62	.80	1.04	1.22	2.09	2.53	2.96	.38	.52	.69	.81	.95	1.63	1.88	2.20	.12
34	.44	.63	.80	1.04	1.22	2.23	2.68	3.14	.38	.55	.69	.86	1.01	1.67	2.00	2.34	.12
35	.44	.63	.80	1.07	1.25	2.31	2.84	3.32	.38	.55	.74	.89	1.04	1.78	2.11	2.47	.13
36	.47	.66	.84	1.13	1.32	2.47	3.04	3.56	.41	.57	.79	.92	1.08	1.91	2.23	2.61	.14
37	.49	.69	.91	1.23	1.44	2.67	3.24	3.79	.44	.62	.83	1.00	1.17	2.02	2.36	2.76	.15
38	.53	.73	1.00	1.30	1.52	2.88	3.50	4.10	.47	.66	.89	1.07	1.25	2.16	2.50	2.93	.16
39	.58	.78	1.10	1.40	1.64	3.11	3.85	4.50	.51	.70	.95	1.13	1.32	2.33	2.68	3.14	.18
40	.62	.85	1.20	1.51	1.77	3.35	4.29	5.02	.53	.73	.99	1.22	1.43	2.48	2.89	3.38	.20
41	.73	.94	1.36	1.65	1.93	3.72	4.77	5.58	.62	.81	1.09	1.33	1.56	2.71	3.26	3.81	.22
42	.84	1.04	1.52	1.83	2.14	4.13	5.27	6.17	.69	.87	1.18	1.43	1.67	2.96	3.63	4.25	.24
43	.93	1.16	1.69	2.01	2.35	4.60	5.82	6.81	.77	.94	1.28	1.56	1.83	3.23	4.05	4.74	.27
44	1.05	1.30	1.86	2.21	2.59	5.08	6.52	7.63	.85	1.03	1.39	1.67	1.95	3.51	4.46	5.22	.30
45	1.18	1.44	2.01	2.41	2.82	5.63	7.15	8.37	.89	1.10	1.51	1.80	2.11	3.84	4.89	5.72	.34
46	1.31	1.57	2.23	2.61	3.05	6.15	7.90	9.24	1.01	1.21	1.63	1.97	2.30	4.14	5.36	6.27	.42
47	1.43	1.74	2.41	2.85	3.33	6.73	8.61	10.07	1.08	1.31	1.78	2.15	2.52	4.44	5.73	6.70	.48
48	1.56	1.92	2.60	3.07	3.59	7.39	9.24	10.81	1.15	1.43	1.93	2.32	2.71	4.77	6.06	7.09	.55
49	1.71	2.12	2.82	3.32	3.89	8.04	9.88	11.56	1.24	1.56	2.10	2.51	2.94	5.15	6.46	7.56	.67
50	1.87	2.33	3.03	3.63	4.25	8.67	10.38	12.14	1.33	1.64	2.29	2.73	3.19	5.52	6.85	8.01	.75
51	2.05	2.51	3.33	4.02	4.76	9.41	11.07	12.95	1.48	1.82	2.43	2.95	3.45	6.04	7.46	8.73	1.04
52	2.23	2.72	3.64	4.70	5.53	10.16	11.66	13.64	1.63	1.95	2.59	3.17	3.71	6.61	8.16	9.55	1.32
53	2.45	2.93	3.95	5.07	5.97	10.99	12.71	14.89	1.76	2.10	2.73	3.40	3.98	7.25	8.97	10.49	1.63
54	2.65	3.18	4.32	5.83	6.86	11.94	13.79	16.16	1.96	2.28	2.93	3.69	4.33	7.92	9.74	11.40	2.04
55	2.91	3.50	4.70	6.68	7.86	12.84	14.83	17.37	2.16	2.45	3.14	4.00	4.72	8.68	10.60	12.40	2.46
56	3.30	3.85	5.23	7.29	8.57	14.10	17.11	20.05	2.35	2.65	3.55	4.51	5.32	9.36	11.50	13.46	
57	3.66	4.23	5.76	7.98	9.38	16.34	19.45	22.79	2.56	2.93	3.97	5.06	5.96	9.92	12.17	14.24	
58	4.02	4.67	6.39	8.73	10.26	18.60	20.79	24.36	2.78	3.24	4.47	5.93	6.94	10.89	13.55	15.85	
59	4.53	5.21	7.17	9.70	11.35	20.79	21.96	25.69	3.04	3.61	4.99	6.72	7.92	11.70	14.80	17.32	
60	5.12	5.89	8.01	10.85	12.69	21.73	22.93	26.83	3.38	4.06	5.52	7.66	9.02	12.50	16.10	18.84	
61	5.81	6.70	9.09	12.45	14.62	25.36	28.92	33.84	3.77	4.58	6.28	9.34	10.93	14.88	19.76	23.12	
62	6.62	7.68	10.36	14.39	16.89	28.95	35.13	41.10	4.25	5.19	7.07	10.97	12.83	17.40	23.24	27.19	
63	7.57	8.87	11.92	16.74	19.64	32.50	41.54	N/A	4.82	5.90	7.98	12.60	14.74	20.06	26.58	31.10	
64	8.68	10.29	13.75	19.66	23.06	36.03	N/A	N/A	5.49	6.72	9.21	14.20	16.61	22.86	29.75	34.81	
65	9.97	11.82	15.92	23.20	27.20	39.50	N/A	N/A	6.30	7.67	10.31	15.78	18.52	25.79	32.73	38.29	

\$200,000 - \$499,999 30-Year Level Rate Guarantee

Annual Rates per \$1,000. Add \$50 policy fee for Genworth Life & Annuity and Genworth Life, add \$60 for Genworth Life of New York.

ISSUE AGE	Male								Female								WP
	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	
20	.67	.93	1.30	1.48	1.73	2.79	4.12	4.82	.52	.73	.95	1.06	1.26	2.06	3.12	3.65	.16
21	.67	.93	1.30	1.48	1.73	2.79	4.12	4.82	.52	.73	.95	1.06	1.26	2.06	3.12	3.65	.16
22	.67	.93	1.30	1.48	1.73	2.79	4.12	4.82	.52	.73	.95	1.06	1.26	2.06	3.12	3.65	.16
23	.67	.93	1.30	1.48	1.73	2.79	4.12	4.82	.52	.73	.95	1.06	1.26	2.06	3.12	3.65	.16
24	.67	.93	1.30	1.48	1.73	2.79	4.12	4.82	.52	.73	.95	1.06	1.26	2.06	3.12	3.65	.16
25	.67	.93	1.30	1.48	1.73	2.79	4.12	4.82	.52	.73	.95	1.06	1.26	2.06	3.12	3.65	.16
26	.68	.93	1.34	1.50	1.76	2.83	4.15	4.86	.53	.73	.96	1.09	1.28	2.12	3.13	3.66	.16
27	.70	.94	1.35	1.53	1.79	2.88	4.18	4.89	.54	.74	.98	1.12	1.31	2.18	3.13	3.66	.17
28	.71	.95	1.36	1.55	1.81	2.97	4.20	4.91	.56	.75	1.00	1.15	1.35	2.24	3.14	3.67	.17
29	.74	.97	1.38	1.58	1.85	3.06	4.23	4.95	.58	.76	1.02	1.18	1.38	2.31	3.14	3.67	.17
30	.76	.97	1.41	1.60	1.87	3.16	4.26	4.98	.60	.76	1.04	1.21	1.42	2.39	3.16	3.70	.17
31	.77	.98	1.42	1.62	1.90	3.25	4.41	5.16	.62	.76	1.05	1.22	1.43	2.44	3.23	3.78	.18
32	.79	.99	1.42	1.66	1.94	3.37	4.57	5.35	.63	.77	1.06	1.26	1.47	2.50	3.33	3.90	.18
33	.83	1.02	1.44	1.68	1.97	3.50	4.74	5.55	.66	.79	1.07	1.28	1.50	2.56	3.42	4.00	.18
34	.87	1.02	1.47	1.72	2.01	3.66	4.96	5.80	.68	.80	1.09	1.34	1.57	2.66	3.56	4.17	.19
35	.90	1.03	1.52	1.77	2.07	3.83	5.22	6.11	.71	.82	1.13	1.38	1.61	2.80	3.72	4.35	.21
36	.96	1.10	1.60	1.88	2.20	4.18	5.63	6.59	.75	.86	1.19	1.50	1.76	3.00	4.00	4.68	.22
37	.97	1.16	1.70	2.03	2.38	4.53	6.10	7.14	.78	.92	1.28	1.62	1.90	3.23	4.35	5.09	.25
38	1.06	1.27	1.82	2.22	2.60	4.94	6.63	7.76	.83	.97	1.38	1.75	2.05	3.50	4.73	5.53	.27
39	1.13	1.38	1.96	2.41	2.82	5.37	7.21	8.44	.88	1.06	1.53	1.94	2.28	3.77	5.13	6.00	.29
40	1.23	1.53	2.11	2.63	3.08	5.85	7.79	9.11	.96	1.14	1.66	2.11	2.50	4.04	5.53	6.47	.34
41	1.35	1.70	2.33	2.85	3.33	6.60	8.53	9.98	1.05	1.25	1.76	2.31	2.73	4.52	6.02	7.04	.37
42	1.48	1.88	2.56	3.08	3.60	7.35	9.29	10.87	1.16	1.38	1.81	2.46	2.91	5.03	6.52	7.63	.40
43	1.63	2.10	2.87	3.36	3.93	8.15	10.13	11.85	1.26	1.51	1.96	2.72	3.20	5.59	7.05	8.25	.44
44	1.78	2.36	3.17	3.72	4.36	8.95	10.96	12.82	1.40	1.67	2.05	3.02	3.56	6.17	7.59	8.88	.47
45	1.94	2.59	3.52	4.07	4.79	9.79	11.82	13.83	1.54	1.85	2.24	3.43	4.03	6.82	8.20	9.59	.54

Genworth Life & Annuity and Genworth Life rates for ages 46-50

46	2.13	2.80	3.85	4.43	5.21	10.54	N/A	N/A	1.68	2.00	2.41	3.78	4.45	7.42	9.25	10.82	.65
47	2.32	2.98	4.24	4.87	5.73	11.22	N/A	N/A	1.80								

\$500,000 - \$1,000,000 10-Year Level Rate Guarantee

Annual Rates per \$1,000. Add \$50 policy fee for Genworth Life & Annuity and Genworth Life, add \$60 for Genworth Life of New York.

ISSUE AGE	Male								Female								WP
	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	
20	.26	.35	.49	.62	.73	1.09	1.47	1.72	.21	.30	.40	.48	.56	.83	1.22	1.43	.10
21	.26	.35	.49	.62	.73	1.09	1.47	1.72	.21	.30	.40	.48	.56	.83	1.22	1.43	.10
22	.26	.35	.49	.62	.73	1.09	1.47	1.72	.21	.30	.40	.48	.56	.83	1.22	1.43	.10
23	.26	.35	.49	.62	.73	1.09	1.47	1.72	.21	.30	.40	.48	.56	.83	1.22	1.43	.10
24	.26	.35	.49	.62	.73	1.09	1.47	1.72	.21	.30	.40	.48	.56	.83	1.22	1.43	.10
25	.26	.35	.49	.62	.73	1.09	1.47	1.72	.21	.30	.40	.48	.56	.83	1.22	1.43	.10
26	.26	.35	.49	.63	.74	1.09	1.48	1.72	.21	.30	.40	.48	.56	.84	1.22	1.43	.10
27	.26	.35	.49	.64	.75	1.10	1.48	1.73	.21	.30	.40	.48	.56	.86	1.22	1.43	.10
28	.26	.35	.50	.64	.76	1.11	1.48	1.73	.22	.30	.40	.50	.58	.86	1.22	1.43	.10
29	.26	.35	.50	.65	.76	1.12	1.49	1.74	.22	.30	.41	.50	.58	.88	1.22	1.43	.10
30	.26	.35	.50	.66	.77	1.15	1.49	1.74	.22	.30	.41	.50	.59	.89	1.22	1.43	.10
31	.26	.35	.50	.66	.77	1.16	1.51	1.76	.22	.30	.41	.50	.59	.92	1.23	1.44	.10
32	.26	.35	.51	.66	.77	1.16	1.53	1.79	.22	.30	.41	.50	.59	.93	1.25	1.46	.10
33	.26	.36	.51	.66	.77	1.16	1.55	1.81	.22	.30	.42	.51	.60	.96	1.26	1.47	.11
34	.26	.36	.51	.66	.77	1.18	1.57	1.84	.22	.30	.42	.51	.60	.97	1.28	1.50	.11
35	.26	.36	.51	.66	.77	1.22	1.58	1.85	.22	.30	.43	.51	.60	.97	1.29	1.51	.12
36	.27	.38	.55	.71	.83	1.30	1.68	1.97	.23	.32	.45	.54	.63	1.04	1.37	1.60	.12
37	.28	.41	.60	.77	.90	1.37	1.78	2.09	.25	.35	.49	.60	.69	1.11	1.45	1.70	.13
38	.31	.44	.64	.81	.94	1.45	1.93	2.26	.27	.37	.52	.62	.72	1.20	1.54	1.80	.14
39	.33	.46	.69	.88	1.03	1.56	2.08	2.44	.29	.39	.57	.67	.78	1.29	1.66	1.94	.15
40	.37	.52	.75	.94	1.10	1.69	2.31	2.70	.31	.43	.60	.72	.84	1.38	1.79	2.09	.17
41	.40	.55	.81	1.01	1.18	1.89	2.57	3.01	.36	.48	.65	.81	.94	1.50	2.00	2.34	.19
42	.44	.62	.89	1.08	1.27	2.10	2.87	3.36	.39	.52	.74	.93	1.08	1.64	2.20	2.57	.21
43	.49	.67	.97	1.19	1.39	2.30	3.20	3.74	.44	.58	.78	.96	1.11	1.80	2.43	2.84	.24
44	.55	.73	1.08	1.31	1.52	2.52	3.58	4.19	.49	.63	.84	1.03	1.20	1.94	2.66	3.11	.27
45	.61	.81	1.20	1.44	1.68	2.77	3.95	4.62	.52	.70	.91	1.13	1.32	2.11	2.87	3.36	.29
46	.68	.88	1.31	1.58	1.85	3.01	4.46	5.22	.57	.76	.98	1.22	1.43	2.28	3.16	3.70	.31
47	.75	.97	1.41	1.72	2.01	3.25	4.94	5.79	.63	.81	1.06	1.31	1.53	2.44	3.40	3.98	.35
48	.82	1.05	1.52	1.87	2.19	3.55	5.44	6.37	.66	.85	1.15	1.41	1.65	2.63	3.65	4.27	.42
49	.87	1.17	1.63	2.03	2.38	3.88	5.95	6.97	.71	.92	1.24	1.52	1.78	2.83	3.91	4.58	.51
50	.93	1.28	1.77	2.22	2.60	4.24	6.39	7.48	.77	1.01	1.33	1.64	1.92	3.05	4.20	4.92	.64
51	1.03	1.42	1.94	2.41	2.81	4.68	6.82	7.98	.85	1.09	1.41	1.75	2.05	3.27	4.48	5.24	.81
52	1.13	1.55	2.13	2.63	3.04	5.15	7.12	8.33	.92	1.17	1.52	1.90	2.22	3.53	4.82	5.64	1.01
53	1.30	1.71	2.33	2.86	3.30	5.62	7.68	8.99	.99	1.26	1.65	2.06	2.41	3.75	5.19	6.07	1.23
54	1.47	1.87	2.56	3.10	3.59	6.14	8.25	9.65	1.10	1.38	1.76	2.20	2.57	3.92	5.53	6.47	1.53
55	1.66	2.06	2.81	3.38	3.95	6.65	8.75	10.30	1.20	1.47	1.89	2.37	2.77	4.09	5.85	6.85	1.93
56	1.89	2.27	3.08	3.71	4.29	7.39	10.02	11.78	1.30	1.60	2.05	2.56	2.99	4.45	6.27	7.34	
57	2.07	2.50	3.37	4.07	4.70	8.08	11.30	13.22	1.37	1.71	2.22	2.77	3.23	4.74	6.56	7.68	
58	2.28	2.75	3.71	4.48	5.20	8.85	12.02	14.07	1.53	1.98	2.40	2.96	3.47	5.30	7.18	8.40	
59	2.53	3.05	4.07	4.89	5.70	9.67	12.63	14.78	1.64	2.02	2.60	3.20	3.75	5.81	7.72	9.03	
60	2.75	3.37	4.45	5.36	6.27	10.12	13.14	15.38	1.77	2.20	2.81	3.45	4.04	6.36	8.27	9.68	
61	2.94	3.72	4.97	5.93	6.93	10.65	13.72	16.05	2.00	2.45	3.17	3.76	4.40	7.01	9.22	10.79	
62	3.12	4.05	5.26	6.21	7.24	11.11	14.11	16.51	2.23	2.74	3.49	4.04	4.71	7.62	10.12	11.84	
63	3.59	4.68	6.10	7.11	8.30	12.92	16.32	19.10	2.48	3.05	3.83	4.30	5.01	8.16	10.94	12.80	
64	4.18	5.39	6.90	7.96	9.29	14.83	18.56	21.72	2.72	3.37	4.21	4.59	5.32	8.62	11.60	13.56	
65	4.75	5.97	7.75	8.74	10.23	16.95	20.96	24.52	2.91	3.59	4.63	4.90	5.73	9.17	12.17	14.24	
66	5.46	6.76	8.59	9.77	11.39	19.40	24.10	28.20	3.16	3.90	5.12	5.45	6.39	9.89	13.03	15.25	
67	6.15	7.62	9.49	10.70	12.63	21.50	27.38	32.04	3.39	4.28	5.64	6.09	7.15	10.81	14.12	16.52	
68	6.73	8.51	10.53	12.14	14.07	23.84	30.26	35.41	3.82	4.71	6.20	6.77	7.96	12.10	15.75	18.43	
69	7.35	9.40	11.75	13.59	15.85	26.41	33.00	38.61	4.26	5.28	6.83	7.54	8.87	13.69	17.72	20.73	
70	8.00	10.40	13.15	15.27	18.20	29.25	35.63	41.69	4.87	5.91	7.67	8.57	10.11	15.30	19.67	23.02	
71	9.74	12.77	16.59	18.49	21.59	35.66	44.74	52.34	5.83	7.46	9.98	11.01	12.95	18.05	28.20	33.00	
72	11.54	14.32	20.13	21.77	25.23	42.18	56.11	65.65	7.09	9.03	12.42	13.49	15.83	20.86	36.88	43.15	
73	13.44	16.63	23.76	25.11	29.13	46.06	67.69	79.18	8.39	10.64	14.09	15.12	17.68	23.71	45.73	53.51	
74	14.58	18.99	27.49	28.51	33.19	52.47	79.49	92.99	9.77	12.28	16.50	17.56	20.48	26.62	51.64	60.42	
75	16.43	21.38	31.33	31.97	37.40	58.99	91.50	107.06	11.23	13.16	18.91	20.05	23.50	29.57	60.33	70.59	
76	20.82	25.75	35.62	38.26	44.53	70.09	108.55	127.01	14.45	18.54	24.13	26.22	30.47	38.04	78.73	92.11	
77	25.40	30.27	41.86	46.52	54.25	81.40	118.79	138.99	16.73	24.02	29.52	32.50	37.81	48.38	97.48	114.05	
78	30.13	32.99	48.26	54.95	64.47	92.91	135.53	158.57	19.91	29.61	35.09	38.90	45.29	58.92	116.58	136.40	
79	35.05	37.54	54.83	63.52	75.92	98.70	152.60	178.54	23.15	35.30	38.52	42.85	49.91	69.64	136.03	159.16	
80	37.87	42.21	61.54	72.23	87.14	110.01	169.96	198.85	26.47	41.10	44.46	49.13	59.03	80.54	147.01	172.00	

\$500,000 - \$1,000,000 15-Year Level Rate Guarantee

Annual Rates per \$1,000. Add \$50 policy fee for Genworth Life & Annuity and Genworth Life, add \$60 for Genworth Life of New York.

ISSUE AGE	Male								Female								WP
	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	
20	.29	.42	.57	.76	.89	1.33	1.87	2.19	.27	.36	.50	.63	.74	1.03	1.39	1.63	.10
21	.29	.42	.57	.76	.89	1.33	1.87	2.19	.27	.36	.50	.63	.74	1.03	1.39	1.63	.10
22	.29	.42	.57	.76	.89	1.33	1.87	2.19	.27	.36	.50	.63	.74	1.03	1.39	1.63	.10
23	.29	.42	.57	.76	.89	1.33	1.87	2.19	.27	.36	.50	.63	.74	1.03	1.39	1.63	.10
24	.29	.42	.57	.76	.89	1.33	1.87	2.19	.27	.36	.50	.63	.74	1.03	1.39	1.63	.10
25	.29	.42	.57	.76	.89	1.33	1.87	2.19	.27	.36	.50	.63	.74	1.03	1.39	1.63	.10
26	.29	.42	.57	.76	.89	1.35	1.87	2.19	.27	.36	.50	.63	.74	1.06	1.40	1.64	.10
27	.29	.42	.57	.76	.89	1.37	1.88	2.20	.27	.36	.51	.64	.75	1.09	1.41	1.65	.10
28	.29	.42	.57	.77	.90	1.41	1.89	2.21	.27	.37	.51	.64	.75	1.11	1.44	1.69	.10
29	.29	.42	.57	.77	.90	1.44	1.90	2.22	.28	.38	.51	.65	.76	1.14	1.45	1.69	.10
30	.29	.42	.57	.78	.91	1.49	1.90	2.22	.28	.38	.51	.65	.76	1.18	1.46	1.71	.10
31	.29	.42	.57	.79	.92	1.56	1.94	2.27	.28	.38	.51	.66	.77	1.20	1.51	1.77	.10
32	.29	.42	.57	.79	.93	1.61	1.98	2.31	.28	.38	.51	.66	.77	1.24	1.57	1.84	.10
33	.30	.43	.58	.80	.93	1.69	2.02	2.36	.28	.38	.53	.67	.78	1.26	1.62	1.90	.12
34	.30	.43	.58	.81	.95	1.74	2.05	2.39	.28	.38							

\$500,000 - \$1,000,000 20-Year Level Rate Guarantee

Annual Rates per \$1,000. Add \$50 policy fee for Genworth Life & Annuity and Genworth Life, add \$60 for Genworth Life of New York.

ISSUE AGE	Male								Female								WP
	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	
20	.41	.57	.72	.89	1.04	1.67	2.00	2.34	.34	.45	.59	.69	.81	1.23	1.39	1.63	.11
21	.41	.57	.72	.89	1.04	1.67	2.00	2.34	.34	.45	.59	.69	.81	1.23	1.39	1.63	.11
22	.41	.57	.72	.89	1.04	1.67	2.00	2.34	.34	.45	.59	.69	.81	1.23	1.39	1.63	.11
23	.41	.57	.72	.89	1.04	1.67	2.00	2.34	.34	.45	.59	.69	.81	1.23	1.39	1.63	.11
24	.41	.57	.72	.89	1.04	1.67	2.00	2.34	.34	.45	.59	.69	.81	1.23	1.39	1.63	.11
25	.41	.57	.72	.89	1.04	1.67	2.00	2.34	.34	.45	.59	.69	.81	1.23	1.39	1.63	.11
26	.41	.57	.73	.90	1.05	1.67	2.01	2.36	.35	.45	.60	.69	.81	1.24	1.43	1.68	.11
27	.41	.57	.75	.91	1.06	1.73	2.02	2.37	.35	.45	.60	.69	.81	1.30	1.47	1.72	.11
28	.41	.59	.75	.92	1.07	1.74	2.05	2.40	.35	.45	.61	.71	.83	1.33	1.49	1.75	.11
29	.41	.59	.76	.93	1.08	1.76	2.06	2.41	.35	.45	.62	.71	.83	1.34	1.53	1.79	.11
30	.41	.59	.76	.93	1.09	1.78	2.07	2.42	.35	.46	.62	.71	.83	1.40	1.56	1.83	.11
31	.42	.60	.78	.98	1.15	1.87	2.21	2.58	.36	.47	.64	.74	.86	1.45	1.66	1.94	.11
32	.43	.60	.78	.99	1.16	1.95	2.37	2.77	.36	.49	.65	.77	.90	1.51	1.76	2.06	.11
33	.43	.61	.79	1.01	1.19	2.07	2.53	2.96	.36	.51	.68	.81	.95	1.61	1.88	2.20	.12
34	.44	.61	.79	1.02	1.19	2.20	2.68	3.14	.37	.53	.68	.85	.99	1.64	2.00	2.34	.12
35	.44	.61	.80	1.05	1.23	2.27	2.84	3.32	.37	.53	.71	.88	1.03	1.74	2.11	2.47	.13
36	.47	.65	.84	1.10	1.29	2.44	3.04	3.56	.40	.56	.77	.91	1.07	1.88	2.23	2.61	.14
37	.49	.68	.91	1.19	1.39	2.64	3.23	3.78	.44	.60	.80	.99	1.16	1.99	2.36	2.76	.15
38	.53	.72	1.00	1.26	1.48	2.85	3.50	4.09	.47	.64	.86	1.06	1.24	2.13	2.50	2.93	.16
39	.58	.77	1.10	1.36	1.59	3.08	3.84	4.50	.50	.67	.92	1.12	1.31	2.30	2.67	3.13	.18
40	.62	.84	1.19	1.46	1.71	3.33	4.28	5.01	.52	.71	.97	1.21	1.42	2.46	2.88	3.37	.20
41	.73	.93	1.33	1.60	1.87	3.69	4.76	5.56	.61	.79	1.07	1.32	1.55	2.68	3.25	3.80	.22
42	.84	1.03	1.49	1.78	2.08	4.09	5.26	6.15	.68	.86	1.15	1.42	1.66	2.93	3.63	4.25	.24
43	.92	1.15	1.66	1.95	2.29	4.55	5.81	6.79	.77	.93	1.26	1.55	1.82	3.19	4.03	4.72	.27
44	1.05	1.29	1.83	2.16	2.53	5.02	6.50	7.60	.83	1.01	1.36	1.66	1.94	3.46	4.44	5.20	.30
45	1.17	1.44	1.99	2.37	2.77	5.56	7.13	8.34	.88	1.09	1.49	1.79	2.10	3.78	4.86	5.69	.34
46	1.29	1.57	2.18	2.57	3.01	6.09	7.87	9.20	.98	1.19	1.62	1.96	2.29	4.08	5.31	6.21	.42
47	1.41	1.74	2.35	2.81	3.28	6.68	8.59	10.04	1.05	1.29	1.76	2.14	2.51	4.38	5.66	6.62	.48
48	1.54	1.92	2.54	3.03	3.54	7.35	9.21	10.78	1.13	1.40	1.91	2.31	2.70	4.71	5.97	6.99	.55
49	1.70	2.12	2.77	3.28	3.84	8.02	9.85	11.52	1.22	1.52	2.06	2.50	2.93	5.09	6.35	7.44	.67
50	1.86	2.33	3.00	3.58	4.19	8.67	10.35	12.11	1.33	1.62	2.24	2.72	3.18	5.46	6.74	7.89	.75
51	2.03	2.50	3.29	3.91	4.62	9.40	11.05	12.92	1.47	1.78	2.40	2.94	3.44	5.98	7.35	8.61	1.04
52	2.22	2.72	3.63	4.53	5.32	10.15	11.64	13.61	1.61	1.91	2.57	3.16	3.70	6.55	8.05	9.43	1.32
53	2.41	2.93	3.94	4.88	5.76	10.98	12.69	14.86	1.76	2.06	2.73	3.39	3.97	7.19	8.86	10.36	1.63
54	2.62	3.18	4.31	5.63	6.65	11.93	13.77	16.12	1.95	2.25	2.92	3.68	4.32	7.86	9.62	11.27	2.04
55	2.89	3.50	4.69	6.48	7.64	12.82	14.82	17.34	2.15	2.43	3.13	3.99	4.71	8.62	10.48	12.26	2.46
56	3.25	3.84	5.22	7.09	8.36	14.08	17.08	19.99	2.34	2.65	3.54	4.50	5.31	9.30	11.38	13.32	
57	3.61	4.22	5.75	7.78	9.17	16.32	19.41	22.72	2.56	2.93	3.96	5.05	5.92	9.88	12.05	14.10	
58	3.98	4.66	6.38	8.53	10.04	18.59	20.73	24.27	2.78	3.24	4.46	5.75	6.74	10.85	13.43	15.71	
59	4.45	5.20	7.16	9.50	11.13	20.78	21.88	25.59	3.03	3.61	4.98	6.53	7.72	11.68	14.68	17.18	
60	5.02	5.89	7.96	10.73	12.55	21.72	22.83	26.71	3.38	4.05	5.48	7.47	8.82	12.49	15.98	18.70	
61	5.70	6.70	9.00	12.24	14.39	25.30	28.82	33.71	3.76	4.57	6.27	9.15	10.72	14.86	19.64	22.98	
62	6.55	7.67	10.22	14.18	16.66	28.86	35.04	40.98	4.24	5.17	7.06	10.78	12.62	17.37	23.12	27.05	
63	7.50	8.86	11.73	16.53	19.41	32.40	41.47	N/A	4.82	5.87	7.97	12.41	14.53	20.02	26.46	30.96	
64	8.63	10.27	13.56	19.45	22.83	35.93	N/A	N/A	5.48	6.70	9.17	14.00	16.40	22.80	29.63	34.67	
65	9.93	11.79	15.74	22.99	26.97	39.42	N/A	N/A	6.27	7.64	10.23	15.58	18.31	25.71	32.72	38.28	

\$500,000 - \$1,000,000 30-Year Level Rate Guarantee

Annual Rates per \$1,000. Add \$50 policy fee for Genworth Life & Annuity and Genworth Life, add \$60 for Genworth Life of New York.

ISSUE AGE	Male								Female								WP
	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	
20	.65	.90	1.18	1.45	1.70	2.73	4.03	4.72	.50	.72	.94	1.06	1.24	2.06	3.02	3.53	.16
21	.65	.90	1.18	1.45	1.70	2.73	4.03	4.72	.50	.72	.94	1.06	1.24	2.06	3.02	3.53	.16
22	.65	.90	1.18	1.45	1.70	2.73	4.03	4.72	.50	.72	.94	1.06	1.24	2.06	3.02	3.53	.16
23	.65	.90	1.18	1.46	1.71	2.73	4.03	4.72	.50	.72	.94	1.06	1.24	2.06	3.02	3.53	.16
24	.65	.90	1.18	1.46	1.71	2.73	4.03	4.72	.50	.72	.94	1.06	1.24	2.06	3.02	3.53	.16
25	.65	.90	1.18	1.46	1.71	2.73	4.03	4.72	.50	.72	.94	1.06	1.24	2.06	3.02	3.53	.16
26	.66	.91	1.22	1.47	1.73	2.78	4.06	4.76	.51	.72	.95	1.09	1.27	2.12	3.04	3.55	.16
27	.68	.91	1.23	1.49	1.75	2.83	4.09	4.79	.52	.73	.97	1.11	1.29	2.18	3.05	3.56	.17
28	.69	.92	1.24	1.51	1.76	2.93	4.13	4.83	.54	.74	.99	1.14	1.33	2.24	3.09	3.61	.17
29	.71	.93	1.26	1.53	1.79	3.02	4.19	4.91	.55	.75	1.01	1.16	1.35	2.31	3.10	3.62	.17
30	.73	.94	1.29	1.54	1.80	3.13	4.25	4.97	.57	.75	1.03	1.19	1.39	2.39	3.14	3.67	.17
31	.73	.95	1.31	1.57	1.84	3.22	4.40	5.15	.59	.75	1.04	1.20	1.40	2.43	3.21	3.75	.18
32	.74	.97	1.33	1.60	1.87	3.34	4.56	5.34	.61	.76	1.05	1.22	1.43	2.49	3.32	3.88	.18
33	.79	.99	1.36	1.63	1.90	3.46	4.73	5.54	.65	.77	1.06	1.24	1.45	2.54	3.41	3.98	.18
34	.83	1.00	1.40	1.67	1.95	3.62	4.95	5.79	.67	.78	1.07	1.30	1.53	2.64	3.56	4.16	.19
35	.85	1.03	1.45	1.73	2.02	3.79	5.21	6.10	.70	.80	1.11	1.33	1.56	2.77	3.72	4.35	.21
36	.92	1.10	1.54	1.85	2.15	4.14	5.62	6.58	.74	.85	1.18	1.44	1.68	2.97	4.00	4.68	.22
37	.96	1.15	1.65	2.00	2.34	4.50	6.08	7.12	.77	.91	1.28	1.54	1.80	3.21	4.35	5.09	.25
38	1.03	1.26	1.78	2.20	2.57	4.92	6.61	7.73	.82	.96	1.37	1.66	1.92	3.48	4.72	5.52	.27
39	1.13	1.37	1.94	2.40	2.80	5.36	7.18	8.41	.87	1.05	1.52	1.82	2.12	3.76	5.11	5.98	.29
40	1.22	1.52	2.11	2.63	3.08	5.85	7.76	9.08	.96	1.13	1.66	1.97	2.32	4.03	5.50	6.44	.34
41	1.34	1.69	2.32	2.85	3.33	6.59	8.51	9.95	1.05	1.25	1.75	2.15	2.55	4.50	5.99	7.01	.37
42	1.47	1.87	2.53	3.08	3.59	7.33	9.28	10.86	1.15	1.38	1.80	2.29	2.73	5.00	6.49	7.60	.40
43	1.63	2.10	2.81	3.36	3.91	8.10	10.12	11.84	1.26	1.50	1.95	2.55	3.02	5.55	7.01	8.21	.44
44	1.78	2.35	3.12	3.71	4.33	8.88	10.95	12.81	1.38	1.66	2.04	2.85	3.38	6.11	7.55	8.84	.47
45	1.93	2.58	3.44	4.06	4.75	9.70	11.82	13.83	1.51	1.83	2.23	3.26	3.84	6.75	8.16	9.55	.54

Genworth Life & Annuity and Genworth Life rates for ages 46-50

46	2.12	2.80	3.80	4.41	5.16	10.46	N/A	N/A	1.67	1.98	2.40	3.61	4.26	7.35	9.22	10.79	.65
47	2.31	2.97	4.18	4.84	5.67	11.16	N/A	N/A	1.79	2.12	2.57						

\$1,000,001 and larger 10-Year Level Rate Guarantee

Annual Rates per \$1,000. Add \$50 policy fee for Genworth Life & Annuity and Genworth Life, add \$60 for Genworth Life of New York.

ISSUE AGE	Male								Female								WP
	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	
20	.30	.40	.55	.72	.84	1.22	1.62	1.89	.24	.35	.46	.54	.63	.91	1.34	1.57	.10
21	.30	.40	.55	.72	.84	1.22	1.62	1.89	.24	.35	.46	.54	.63	.91	1.34	1.57	.10
22	.30	.40	.55	.72	.84	1.22	1.62	1.89	.24	.35	.46	.54	.63	.91	1.34	1.57	.10
23	.30	.40	.55	.72	.84	1.22	1.62	1.89	.24	.35	.46	.54	.63	.91	1.34	1.57	.10
24	.30	.40	.55	.72	.84	1.22	1.62	1.89	.24	.35	.46	.54	.63	.91	1.34	1.57	.10
25	.30	.40	.55	.72	.84	1.22	1.62	1.89	.24	.35	.46	.54	.63	.91	1.34	1.57	.10
26	.30	.40	.55	.72	.84	1.22	1.63	1.90	.24	.35	.46	.54	.63	.92	1.34	1.57	.10
27	.30	.40	.55	.73	.85	1.22	1.64	1.91	.24	.35	.46	.54	.63	.95	1.34	1.57	.10
28	.30	.40	.55	.73	.85	1.24	1.64	1.91	.24	.35	.46	.55	.65	.96	1.34	1.57	.10
29	.30	.40	.55	.74	.86	1.24	1.65	1.94	.24	.35	.46	.55	.65	.98	1.34	1.57	.10
30	.30	.40	.55	.74	.86	1.28	1.66	1.95	.24	.35	.46	.55	.65	.99	1.34	1.57	.10
31	.30	.40	.55	.74	.86	1.29	1.68	1.97	.24	.35	.47	.55	.65	1.02	1.35	1.58	.10
32	.30	.40	.56	.74	.86	1.29	1.71	1.99	.24	.35	.47	.55	.65	1.03	1.38	1.61	.10
33	.30	.41	.56	.74	.86	1.29	1.73	2.02	.24	.35	.48	.56	.66	1.07	1.39	1.62	.11
34	.30	.41	.56	.74	.86	1.31	1.75	2.05	.24	.35	.48	.56	.66	1.08	1.41	1.65	.11
35	.30	.41	.56	.74	.86	1.35	1.76	2.06	.24	.35	.50	.56	.66	1.08	1.42	1.66	.12
36	.32	.43	.61	.80	.94	1.44	1.88	2.20	.25	.37	.52	.59	.69	1.16	1.51	1.76	.12
37	.33	.46	.66	.87	1.01	1.52	1.99	2.33	.29	.41	.55	.66	.77	1.23	1.60	1.87	.13
38	.36	.50	.70	.92	1.08	1.61	2.17	2.53	.31	.42	.58	.69	.81	1.33	1.69	1.98	.14
39	.40	.52	.76	1.01	1.19	1.73	2.33	2.73	.33	.44	.63	.75	.88	1.43	1.83	2.13	.15
40	.44	.58	.83	1.09	1.28	1.87	2.60	3.04	.36	.48	.66	.81	.96	1.54	1.97	2.30	.17
41	.48	.63	.90	1.17	1.36	2.09	2.88	3.38	.42	.54	.72	.90	1.06	1.67	2.20	2.57	.19
42	.53	.72	.99	1.24	1.45	2.32	3.21	3.76	.45	.58	.81	1.03	1.21	1.83	2.42	2.83	.21
43	.59	.78	1.10	1.36	1.60	2.55	3.59	4.19	.51	.65	.86	1.07	1.24	2.00	2.67	3.12	.24
44	.66	.86	1.23	1.50	1.75	2.79	4.00	4.69	.56	.70	.92	1.14	1.34	2.16	2.93	3.42	.27
45	.74	.97	1.38	1.64	1.91	3.07	4.41	5.16	.59	.78	1.00	1.25	1.46	2.34	3.16	3.70	.29
46	.83	1.05	1.50	1.79	2.10	3.34	4.97	5.82	.65	.85	1.08	1.35	1.58	2.54	3.49	4.08	.31
47	.92	1.14	1.61	1.95	2.28	3.61	5.51	6.45	.72	.90	1.18	1.45	1.69	2.73	3.75	4.39	.35
48	1.01	1.23	1.74	2.11	2.48	3.95	6.06	7.10	.75	.96	1.27	1.55	1.82	2.96	4.03	4.71	.42
49	1.09	1.36	1.86	2.30	2.70	4.33	6.62	7.74	.80	1.03	1.36	1.67	1.96	3.20	4.31	5.05	.51
50	1.17	1.47	2.01	2.50	2.93	4.74	7.11	8.32	.87	1.13	1.47	1.80	2.11	3.47	4.63	5.42	.64
51	1.27	1.63	2.20	2.73	3.19	5.23	7.51	8.79	.96	1.22	1.56	1.94	2.27	3.67	4.94	5.78	.81
52	1.36	1.77	2.41	2.99	3.50	5.74	7.84	9.17	1.03	1.31	1.68	2.10	2.45	3.92	5.31	6.22	1.01
53	1.54	1.95	2.64	3.28	3.84	6.27	8.46	9.90	1.11	1.42	1.83	2.29	2.67	4.14	5.72	6.69	1.23
54	1.71	2.12	2.88	3.59	4.24	6.84	9.09	10.63	1.23	1.54	1.95	2.45	2.87	4.32	6.09	7.13	1.53
55	1.89	2.33	3.16	3.93	4.72	7.40	9.64	11.34	1.35	1.65	2.09	2.65	3.10	4.51	6.45	7.55	1.93
56	2.15	2.59	3.45	4.29	5.07	8.21	11.03	12.97	1.46	1.79	2.27	2.86	3.34	4.91	6.91	8.09	
57	2.34	2.86	3.77	4.68	5.47	8.95	12.44	14.55	1.54	1.93	2.45	3.08	3.61	5.23	7.23	8.46	
58	2.57	3.17	4.14	5.13	6.00	9.78	13.23	15.49	1.71	2.23	2.66	3.30	3.86	5.84	7.91	9.25	
59	2.85	3.54	4.53	5.56	6.50	10.66	13.90	16.27	1.83	2.28	2.88	3.56	4.17	6.40	8.50	9.94	
60	3.09	3.93	4.95	6.06	7.10	11.13	14.47	16.93	1.97	2.49	3.12	3.84	4.49	7.01	9.11	10.66	
61	3.30	4.30	5.57	6.70	7.84	11.72	15.10	17.67	2.22	2.75	3.52	4.18	4.90	7.72	10.15	11.88	
62	3.51	4.63	5.93	7.00	8.18	12.22	15.53	18.17	2.48	3.08	3.89	4.48	5.24	8.39	11.14	13.04	
63	4.04	5.30	6.93	8.01	9.37	14.21	17.96	21.02	2.75	3.41	4.27	4.76	5.58	8.99	12.05	14.09	
64	4.70	6.06	7.91	8.93	10.45	16.31	20.43	23.90	3.03	3.75	4.70	5.06	5.92	9.49	12.77	14.94	
65	5.35	6.66	8.87	9.78	11.48	18.65	23.07	26.98	3.23	3.98	5.18	5.39	6.44	10.09	13.39	15.66	
66	6.08	7.55	9.79	10.91	12.83	21.34	26.52	31.03	3.56	4.32	5.71	6.01	7.16	10.88	14.34	16.79	
67	6.78	8.51	10.78	12.16	14.27	23.65	30.13	35.26	3.87	4.74	6.27	6.71	7.98	11.89	15.54	18.18	
68	7.41	9.50	11.87	13.49	15.86	26.22	33.30	38.96	4.41	5.21	6.86	7.46	8.86	13.32	17.34	20.28	
69	8.10	10.48	13.15	15.03	17.82	29.05	36.31	42.48	4.99	5.84	7.54	8.31	9.85	15.07	19.50	22.81	
70	8.81	11.57	14.61	16.81	20.41	32.18	39.19	45.90	5.67	6.53	8.44	9.44	11.18	16.85	21.65	25.33	
71	10.73	14.19	18.39	20.35	24.15	39.23	49.21	57.62	6.72	8.24	11.21	12.12	14.31	19.88	31.03	36.31	
72	12.71	15.90	22.29	23.95	28.15	46.39	61.72	72.26	8.11	9.97	13.99	14.85	17.51	22.96	40.58	47.48	
73	14.80	18.44	26.28	27.62	32.45	49.43	74.46	87.12	9.54	11.74	15.83	16.64	19.60	26.09	48.91	57.22	
74	16.05	21.03	30.38	31.36	36.83	55.02	86.73	101.47	10.99	13.53	18.48	19.33	22.76	28.89	53.30	62.36	
75	18.22	23.66	34.50	35.17	41.26	60.50	95.59	111.84	12.49	14.49	21.13	22.06	26.22	31.45	60.34	70.60	
76	23.06	28.47	39.31	42.12	49.39	75.56	112.49	131.61	15.98	20.43	26.87	28.84	33.88	41.18	79.96	93.55	
77	28.08	33.44	46.17	51.26	60.09	89.61	122.39	143.20	18.46	26.48	32.81	35.75	41.97	53.32	99.96	116.95	
78	33.29	36.43	53.17	60.57	71.34	102.30	139.10	162.75	21.93	32.65	38.94	42.79	50.20	64.97	120.32	140.77	
79	38.70	41.38	60.36	70.04	83.94	108.69	156.16	182.71	25.50	38.94	42.71	47.14	55.29	76.78	141.07	165.05	
80	41.80	46.43	67.69	79.63	96.28	121.17	173.59	203.10	29.15	45.36	48.91	54.04	65.33	88.78	153.00	179.01	

\$1,000,001 and larger 15-Year Level Rate Guarantee

Annual Rates per \$1,000. Add \$50 policy fee for Genworth Life & Annuity and Genworth Life, add \$60 for Genworth Life of New York.

ISSUE AGE	Male								Female								WP
	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	
20	.33	.47	.64	.85	.99	1.46	2.11	2.48	.31	.41	.57	.75	.88	1.16	1.55	1.82	.10
21	.33	.47	.64	.85	.99	1.46	2.11	2.48	.31	.41	.57	.75	.88	1.16	1.55	1.82	.10
22	.33	.47	.64	.85	.99	1.46	2.11	2.48	.31	.41	.57	.75	.88	1.16	1.55	1.82	.10
23	.33	.47	.64	.85	.99	1.46	2.11	2.48	.31	.41	.57	.75	.88	1.16	1.55	1.82	.10
24	.33	.47	.64	.85	.99	1.46	2.11	2.48	.31	.41	.57	.75	.88	1.16	1.55	1.82	.10
25	.33	.47	.64	.85	.99	1.46	2.11	2.48	.31	.41	.57	.75	.88	1.16	1.55	1.82	.10
26	.33	.47	.64	.85	.99	1.51	2.11	2.48	.31	.41	.57	.75	.88	1.19	1.56	1.83	.10
27	.33	.47	.64	.85	.99	1.53	2.11	2.48	.31	.41	.57	.75	.88	1.22	1.57	1.84	.10
28	.33	.47	.64	.85	.99	1.57	2.11	2.48	.31	.42	.57	.76	.89	1.24	1.60	1.87	.10
29	.33	.47	.64	.86	1.00	1.62	2.11	2.48	.32	.42	.57	.76	.89	1.28	1.61	1.88	.10
30	.33	.47	.64	.87	1.01	1.67	2.11	2.48	.32	.42	.57	.76	.89	1.32	1.62	1.89	.10
31	.33	.47	.64	.88	1.03	1.75	2.16	2.52	.32	.42	.57	.76	.89	1.33	1.67	1.96	.10
32	.33	.47	.64	.89	1.05	1.82	2.19	2.56	.32	.42	.57	.76	.89	1.38	1.73	2.02	.10
33	.33	.48	.64	.90	1.06	1.90	2.23	2.62	.32	.43	.58	.76	.89	1.39	1.79	2.10	.12
34	.33	.48	.6														

\$1,000,001 and larger 20-Year Level Rate Guarantee

Annual Rates per \$1,000. Add \$50 policy fee for Genworth Life & Annuity and Genworth Life, add \$60 for Genworth Life of New York.

ISSUE AGE	Male									Female									WP
	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU		PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU		
20	.46	.64	.84	1.02	1.20	1.84	2.22	2.60		.40	.52	.68	.77	.90	1.35	1.55	1.82	.11	
21	.46	.64	.84	1.02	1.20	1.84	2.22	2.60		.40	.52	.68	.77	.90	1.35	1.55	1.82	.11	
22	.46	.64	.84	1.02	1.20	1.84	2.22	2.60		.40	.52	.68	.77	.90	1.35	1.55	1.82	.11	
23	.46	.64	.84	1.02	1.20	1.84	2.22	2.60		.40	.52	.68	.77	.90	1.35	1.55	1.82	.11	
24	.46	.64	.84	1.02	1.20	1.84	2.22	2.60		.40	.52	.68	.77	.90	1.35	1.55	1.82	.11	
25	.46	.64	.84	1.02	1.20	1.84	2.22	2.60		.40	.52	.68	.77	.90	1.35	1.55	1.82	.11	
26	.46	.64	.86	1.02	1.20	1.84	2.23	2.62		.41	.52	.68	.77	.90	1.36	1.60	1.87	.11	
27	.46	.64	.88	1.03	1.21	1.90	2.24	2.63		.41	.52	.68	.77	.90	1.43	1.63	1.90	.11	
28	.46	.66	.88	1.05	1.22	1.91	2.26	2.64		.41	.52	.69	.78	.91	1.46	1.65	1.94	.11	
29	.46	.66	.88	1.06	1.23	1.94	2.27	2.65		.41	.52	.69	.78	.91	1.47	1.68	1.97	.11	
30	.46	.66	.88	1.06	1.23	1.96	2.28	2.66		.41	.52	.69	.78	.91	1.54	1.72	2.01	.11	
31	.46	.67	.88	1.11	1.30	2.07	2.43	2.85		.42	.53	.73	.81	.96	1.61	1.83	2.13	.11	
32	.47	.68	.88	1.12	1.31	2.16	2.61	3.05		.42	.55	.74	.85	.99	1.67	1.94	2.27	.11	
33	.47	.68	.88	1.14	1.34	2.30	2.78	3.26		.42	.57	.76	.89	1.05	1.79	2.07	2.42	.12	
34	.48	.69	.88	1.14	1.34	2.45	2.95	3.45		.42	.61	.76	.95	1.11	1.84	2.20	2.57	.12	
35	.48	.69	.88	1.18	1.38	2.54	3.12	3.65		.42	.61	.81	.98	1.14	1.96	2.32	2.72	.13	
36	.52	.73	.92	1.24	1.45	2.72	3.34	3.92		.45	.63	.87	1.01	1.19	2.10	2.45	2.87	.14	
37	.54	.76	1.00	1.35	1.58	2.94	3.56	4.17		.48	.68	.91	1.10	1.29	2.22	2.60	3.04	.15	
38	.58	.80	1.10	1.43	1.67	3.17	3.85	4.51		.52	.73	.98	1.18	1.38	2.38	2.75	3.22	.16	
39	.64	.86	1.21	1.54	1.80	3.42	4.24	4.95		.56	.77	1.05	1.24	1.45	2.56	2.95	3.45	.18	
40	.68	.94	1.32	1.66	1.95	3.69	4.72	5.52		.58	.80	1.09	1.34	1.57	2.73	3.18	3.72	.20	
41	.80	1.03	1.50	1.82	2.12	4.09	5.25	6.14		.68	.89	1.20	1.46	1.72	2.98	3.59	4.19	.22	
42	.92	1.14	1.67	2.01	2.35	4.54	5.80	6.79		.76	.96	1.30	1.57	1.84	3.26	3.99	4.68	.24	
43	1.02	1.28	1.86	2.21	2.59	5.06	6.40	7.49		.85	1.03	1.41	1.72	2.01	3.55	4.46	5.21	.27	
44	1.16	1.43	2.05	2.43	2.85	5.59	7.17	8.39		.94	1.13	1.53	1.84	2.15	3.86	4.91	5.74	.30	
45	1.30	1.58	2.21	2.65	3.10	6.19	7.87	9.21		.98	1.21	1.66	1.98	2.32	4.22	5.38	6.29	.34	
46	1.44	1.73	2.45	2.87	3.36	6.77	8.69	10.16		1.11	1.33	1.79	2.17	2.53	4.55	5.90	6.90	.42	
47	1.57	1.91	2.65	3.14	3.66	7.40	9.47	11.08		1.19	1.44	1.96	2.37	2.77	4.88	6.30	7.37	.48	
48	1.72	2.11	2.86	3.38	3.95	8.13	10.16	11.89		1.27	1.57	2.12	2.55	2.98	5.25	6.67	7.80	.55	
49	1.88	2.33	3.10	3.65	4.28	8.84	10.87	12.72		1.36	1.72	2.31	2.76	3.23	5.67	7.11	8.32	.67	
50	2.06	2.56	3.33	3.99	4.68	9.54	11.42	13.35		1.46	1.80	2.52	3.00	3.51	6.07	7.54	8.81	.75	
51	2.26	2.76	3.66	4.42	5.24	10.35	12.18	14.25		1.63	2.00	2.67	3.25	3.80	6.64	8.21	9.60	1.04	
52	2.45	2.99	4.00	5.17	6.08	11.18	12.83	15.00		1.79	2.15	2.85	3.49	4.08	7.27	8.98	10.51	1.32	
53	2.70	3.22	4.35	5.58	6.57	12.09	13.98	16.38		1.94	2.31	3.00	3.74	4.38	7.98	9.87	11.54	1.63	
54	2.92	3.50	4.75	6.41	7.55	13.13	15.17	17.78		2.16	2.51	3.22	4.06	4.76	8.71	10.71	12.54	2.04	
55	3.20	3.85	5.17	7.35	8.65	14.12	16.31	19.11		2.38	2.70	3.45	4.40	5.19	9.55	11.66	13.64	2.46	
56	3.63	4.24	5.75	8.02	9.43	15.51	18.82	22.06		2.59	2.92	3.91	4.96	5.85	10.30	12.65	14.81		
57	4.03	4.65	6.34	8.78	10.32	17.97	21.40	25.07		2.82	3.22	4.37	5.57	6.56	10.91	13.39	15.66		
58	4.42	5.14	7.03	9.60	11.29	20.46	22.87	26.80		3.06	3.56	4.92	6.52	7.63	11.98	14.91	17.44		
59	4.98	5.73	7.89	10.67	12.49	22.87	24.16	28.26		3.34	3.97	5.49	7.39	8.71	12.87	16.28	19.05		
60	5.63	6.48	8.81	11.94	13.96	23.29	25.22	29.51		3.72	4.47	6.07	8.43	9.92	13.75	17.71	20.72		
61	6.39	7.37	10.00	13.70	16.08	27.90	31.81	37.22		4.15	5.04	6.91	10.27	12.02	16.37	21.74	25.43		
62	7.28	8.45	11.40	15.83	18.58	31.85	38.64	45.21		4.68	5.71	7.78	12.07	14.11	19.14	25.51	29.85		
63	8.33	9.76	13.11	18.41	21.60	35.75	45.69	N/A		5.30	6.49	8.78	13.86	16.21	22.07	28.66	33.53		
64	9.55	11.32	15.13	21.63	25.37	39.63	N/A	N/A		6.04	7.39	10.13	15.62	18.27	25.15	31.50	36.86		
65	10.97	13.00	17.51	25.52	29.92	43.45	N/A	N/A		6.93	8.44	11.34	17.36	20.37	28.37	34.01	39.79		

\$1,000,001 and larger 30-Year Level Rate Guarantee

Annual Rates per \$1,000. Add \$50 policy fee for Genworth Life & Annuity and Genworth Life, add \$60 for Genworth Life of New York.

ISSUE AGE	Male									Female									WP
	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU		PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU		
20	.74	1.02	1.43	1.63	1.90	3.07	4.53	5.30		.57	.80	1.05	1.17	1.39	2.27	3.43	4.02	.16	
21	.74	1.02	1.43	1.63	1.90	3.07	4.53	5.30		.57	.80	1.05	1.17	1.39	2.27	3.43	4.02	.16	
22	.74	1.02	1.43	1.63	1.90	3.07	4.53	5.30		.57	.80	1.05	1.17	1.39	2.27	3.43	4.02	.16	
23	.74	1.02	1.43	1.63	1.90	3.07	4.53	5.30		.57	.80	1.05	1.17	1.39	2.27	3.43	4.02	.16	
24	.74	1.02	1.43	1.63	1.90	3.07	4.53	5.30		.57	.80	1.05	1.17	1.39	2.27	3.43	4.02	.16	
25	.74	1.02	1.43	1.63	1.90	3.07	4.53	5.30		.57	.80	1.05	1.17	1.39	2.27	3.43	4.02	.16	
26	.75	1.02	1.47	1.65	1.94	3.11	4.57	5.35		.58	.80	1.06	1.20	1.41	2.33	3.44	4.03	.16	
27	.77	1.03	1.49	1.68	1.97	3.17	4.60	5.38		.59	.81	1.08	1.23	1.44	2.40	3.44	4.03	.17	
28	.78	1.05	1.50	1.71	1.99	3.27	4.62	5.40		.62	.83	1.10	1.27	1.49	2.46	3.45	4.04	.17	
29	.81	1.07	1.52	1.74	2.04	3.37	4.65	5.45		.64	.84	1.12	1.30	1.52	2.54	3.45	4.04	.17	
30	.84	1.07	1.55	1.76	2.06	3.48	4.69	5.48		.66	.84	1.14	1.33	1.56	2.63	3.48	4.07	.17	
31	.85	1.08	1.56	1.78	2.09	3.58	4.85	5.68		.68	.84	1.16	1.34	1.57	2.68	3.55	4.16	.18	
32	.87	1.09	1.56	1.83	2.13	3.71	5.03	5.89		.69	.85	1.17	1.39	1.62	2.75	3.66	4.29	.18	
33	.91	1.12	1.58	1.85	2.17	3.85	5.21	6.11		.73	.87	1.18	1.41	1.65	2.82	3.76	4.40	.18	
34	.96	1.12	1.62	1.89	2.21	4.03	5.46	6.38		.75	.88	1.20	1.47	1.73	2.93	3.92	4.59	.19	
35	.99	1.13	1.67	1.95	2.28	4.21	5.74	6.72		.78	.90	1.24	1.52	1.77	3.08	4.09	4.79	.21	
36	1.06	1.21	1.76	2.07	2.42	4.60	6.19	7.25		.83	.95	1.31	1.65	1.94	3.30	4.40	5.15	.22	
37	1.07	1.28	1.87	2.23	2.62	4.98	6.71	7.85		.86	1.01	1.41	1.78	2.09	3.55	4.79	5.60	.25	
38	1.17	1.40	2.00	2.44	2.86	5.43	7.29	8.54		.91	1.07	1.52	1.93	2.26	3.85	5.20	6.08	.27	
39	1.24	1.52	2.16	2.65	3.10	5.91	7.93	9.28		.97	1.17	1.68	2.13	2.51	4.15	5.64	6.60	.29	
40	1.35	1.68	2.32	2.89	3.39	6.44	8.57	10.02		1.06	1.25	1.83	2.32	2.75	4.44	6.08	7.12	.34	
41	1.49	1.87	2.56	3.14	3.66	7.26	9.38	10.98		1.16	1.38	1.94	2.54	3.00	4.97	6.62	7.74	.37	
42	1.63	2.07	2.82	3.39	3.96	8.09	10.22	11.96		1.28	1.52	1.99	2.71	3.20	5.53	7.17	8.39	.40	
43	1.79	2.31	3.16	3.70	4.32	8.97	11.14	13.04		1.39	1.66	2.16	2.99	3.52	6.15	7.76	9.08	.44	
44	1.96	2.60	3.49	4.09	4.80	9.85	12.06	14.10		1.54	1.84	2.26	3.32	3.92	6.79	8.35	9.77	.47	
45	2.13	2.85	3.87	4.48	5.27	10.77	13.00	15.20		1.69	2.04	2.46	3.77	4.43	7.				

Why Genworth?

Genworth is committed to helping you solve your clients' financial concerns and problems, with high-quality, competitively priced products and services. And it's our goal to make it easier for you to improve your sales and reach a wider audience.

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- Comprehensive product suite that includes term and universal life insurance, retirement products and long term care insurance
- Straightforward fulfillment process that makes it easier and quicker to submit and place cases
- Dedicated professionals in underwriting and new business to help answer your questions

We are a trusted and reputable financial security company with a proven foundation in the industry.

Choose Genworth.