

ARLINGTON COUNTY, VIRGINIA
OFFICE OF THE PURCHASING AGENT
2100 CLARENDON BOULEVARD, SUITE 500
ARLINGTON, VIRGINIA 22201

NOTICE OF AWARD OF CONTRACT

TO: VIRGINIA RETIREMENT SYSTEM	DATE ISSUED:	JUNE 18, 2013
COMMONWEALTH OF VIRGINIA		
1200 E. MAIN STREET	CURRENT CONTRACT NO:	277-10
RICHMOND, VIRGINIA 23219	CONTRACT TITLE:	LONG TERM CARE

THIS IS A NOTICE OF AWARD OF CONTRACT AND NOT AN ORDER. NO WORK IS AUTHORIZED UNTIL THE VENDOR RECEIVES A VALID COUNTY PURCHASE ORDER ENCUMBERING CONTRACT FUNDS.

The contract term covered by this Notice of Award is effective IMMEDIATELY and expires on AUGUST 31, 2019.

The contract documents consist of the terms and conditions of the standard form agreement including any exhibits, attached or amendments thereto.

CONTRACT PRICING:

- 1) REFER TO PRICING SHEET (ATTACHED)

ATTACHMENTS:

- 1) REFER TO STANDARD CONTRACT NO. 158: 09-1194


EMPLOYEES NOT TO BENEFIT:

NO COUNTY EMPLOYEE SHALL RECEIVE ANY SHARE OR BENEFIT OF THIS CONTRACT NOT AVAILABLE TO THE GENERAL PUBLIC.

VENDOR CONTACT: <u>TIM MOORE</u>	TELEPHONE NO.:	<u>804-771-7355</u>
EMAIL: <u>TMOORE@VARETIRE.ORG</u>		
VENDOR PAYMENT TERMS: <u>NET 30 DAYS</u>		
COUNTY CONTACT: <u>SANDY DEGRAY</u>	TELEPHONE NO.:	<u>703-228-3301</u>
EMAIL: <u>SDEGRA@ARLINGTONVA.US</u>		

CONTRACT AUTHORIZATION

DISTRIBUTION


Ivette Gonzales
Procurement Officer

6/26/13
Date

VENDOR:	1
BID FOLDER:	1



Virginia
Retirement
System

P.O. Box 2500, Richmond, Virginia 23218-2500
Toll free: 1-888-VARETIR (827-3847)
Web site: www.varetire.org
E-mail: vrs@varetire.org

VIRGINIA RETIREMENT SYSTEM STANDARD CONTRACT

Contract Number: 158: 09-1194

This contract entered into this 1st day of September, 2009, by Genworth Financial, hereinafter-called the "Contractor" and the Virginia Retirement System, (VRS), called the "Purchasing Agency".

WITNESSETH that the contractor and the purchasing agency in consideration of the mutual covenants, promises and agreements herein contained, agree as follows:

SCOPE OF CONTRACT: The contractor shall provide long term care insurance and related services to the VRS as set forth in the contract documents.

PERIOD OF PERFORMANCE: September 1, 2009 to August 31, 2019 with two (2) five year renewal options.

The Purchasing Agency and Contractor, collective referred to as the "Parties," understand and agree that the Contractor shall make best efforts to enroll and begin plan implementation of Aetna transferees as soon as reasonably possible after January 1, 2010, subject to discussions and receipt of required transferee information from Aetna.

The Parties understand and agree that the enrollment and plan implementation of new enrollees shall begin as soon as reasonably possible following the completion of the Aetna transferee enrollment, as outlined above.

The Parties understand and agree that the effective date of the Genworth Group Long Term Care Insurance Policy (Group Policy) has not yet been determined. But such effective date shall correspond with the enrollment specified above. The effective date is subject to obtaining regulatory approval.

The Parties understand and agree that the Rate Guarantee Period will be ten (10) years from the Group Policy effective date.

The Parties understand and agree that the Period of Performance ending date of August 31, 2019 may be extended as reasonably necessary based on the effective date and terms of the Group Policy.

The contract documents shall consist of this signed form and the following:

1. RFP 158: 09-1194, dated March 30, 2009,
2. Addendum #1, dated April 29, 2009,
3. Addendum #2, dated May 6, 2009,
4. Your response to the RFP dated May 12, 2009,
5. Your oral presentation handout dated June 24, 2009,
6. Email, Subject: RE: Request for additional information, from Cathi Ames to Robert Fothergill, dated June 09, 2009, 12:32 PM,
7. Email, Subject: RE: Request for additional information, from Cathi Ames to Robert Fothergill, dated June 11, 2009, 4:36 PM,
8. Email, Subject: VRS Transfer File, from Cathi Ames to Robert Fothergill, dated July 07, 2009, 4:04 PM,
9. Email, Subject: RE: Premium Rates, from Cathi Ames to Deborah Welch, dated July 21, 2009, 6:30 PM,
10. Email, Subject: Additional VRS Question - Genworth's Response, from Cathi Ames to Robert Fothergill, dated July 31, 2009, 7:55 AM,

IN WITNESS WHEREOF, the parties caused this contract to be duly executed intending to be bound thereby.

CONTRACTOR:

VIRGINIA RETIREMENT SYSTEM:

By: _____

By: _____

Title: _____

Title: _____

Date: _____

Date: _____



Genworth
Financial

Updated VRS

Genworth Life Insurance Company
Group Long Term Care Insurance

Policy State
Daily or Monthly
Calendar Day EP
Informal Care

VA
Monthly
90
Yes

Non-forfeiture Option
Return of Premium
Policy Effective Date
Home Health Care

No
No
3/1/2010
50%

MONTHLY PREMIUMS

MBA Issue Age	Rates are Blended			MBA Issue Age	Rates are Blended		
	2 Yr FPO \$3,000	2 Yr FPO \$4,500	2 Yr FPO \$7,500		2 Yr FPO \$3,000	2 Yr FPO \$4,500	2 Yr FPO \$7,500
18	4.22	6.34	10.57	54	23.04	34.56	57.60
19	4.42	6.63	11.05	55	24.70	37.05	61.74
20	4.62	6.94	11.57	56	26.47	39.71	66.18
21	4.84	7.26	12.09	57	27.99	41.97	69.96
22	5.06	7.59	12.65	58	30.32	45.48	75.80
23	5.29	7.94	13.24	59	32.86	49.29	82.13
24	5.54	8.30	13.84	60	35.60	53.40	89.00
25	5.79	8.68	14.48	61	38.57	57.86	96.43
26	6.06	9.08	15.14	62	41.80	62.70	104.49
27	6.33	9.51	15.84	63	45.96	68.94	114.90
28	6.54	9.81	16.35	64	51.26	76.89	128.14
29	6.84	10.26	17.10	65	56.35	84.53	140.88
30	7.16	10.73	17.89	66	63.17	94.75	157.92
31	7.49	11.23	18.71	67	69.08	103.62	172.70
32	7.83	11.74	19.57	68	74.99	112.50	187.49
33	8.19	12.29	20.48	69	82.13	123.21	205.34
34	8.57	12.84	21.41	70	88.88	133.32	222.20
35	8.96	13.44	22.40	71	97.63	146.46	244.09
36	9.37	14.06	23.43	72	105.63	158.44	264.07
37	9.67	14.50	24.17	73	114.17	171.24	285.40
38	10.09	15.14	25.25	74	125.31	187.96	313.28
39	10.54	15.81	26.35	75	135.40	203.11	338.51
40	11.00	16.51	27.51	76	148.63	222.94	371.58
41	11.48	17.23	28.72	77	160.56	240.84	401.40
42	11.99	17.99	29.98	78	176.24	264.37	440.61
43	12.53	18.80	31.33	79	190.34	285.51	475.85
44	13.09	19.64	32.73	80	207.26	310.88	518.14
45	13.49	20.25	33.74	81	225.68	338.51	564.19
46	14.10	21.16	35.26	82	245.74	368.59	614.33
47	14.74	22.10	36.84	83	267.58	401.34	668.92
48	15.72	23.58	39.29	84	291.36	437.00	728.36
49	16.76	25.14	41.90	85	317.25	475.83	793.09
50	17.63	26.44	44.07	86	345.45	518.11	863.57
51	18.80	28.20	47.01	87	376.15	564.15	940.31
52	20.05	30.08	50.13	88	409.58	614.28	1023.87
53	21.50	32.24	53.74	89	445.98	668.87	1114.86

Add 15% to Rates Quoted for Non-forfeiture

- Rates are for illustrative purposes only and are based on case qualification criteria provided at this time.
- Any change in the case qualification criteria when a full census is provided could result in a change in rates or in an inability to extend a program to this employer.
- Final rates to be agreed upon between Genworth Life Insurance Company and the Employer.
- For Employer use only. Not for use with Employees.



Genworth
Financial

Updated VRS

Genworth Life Insurance Company
Group Long Term Care Insurance

Policy State	VA	Non-forfeiture Option	No
Daily or Monthly	Monthly	Return of Premium	No
Calendar Day EP	90	Policy Effective Date	3/1/2010
Informal Care	Yes	Home Health Care	50%

MONTHLY PREMIUMS

MBA Issue Age	Rates are Blended			MBA Issue Age	Rates are Blended		
	2 Yr ABI-3% \$3,000	2 Yr ABI-3% \$4,500	2 Yr ABI-3% \$7,500		2 Yr ABI-3% \$3,000	2 Yr ABI-3% \$4,500	2 Yr ABI-3% \$7,500
18	13.80	20.71	34.51	54	45.42	68.13	113.54
19	14.22	21.33	35.54	55	48.19	72.28	120.46
20	14.64	21.95	36.59	56	50.85	76.27	127.11
21	15.06	22.60	37.66	57	53.18	79.77	132.95
22	15.50	23.25	38.75	58	56.70	85.06	141.76
23	15.94	23.92	39.87	59	60.78	91.17	151.95
24	16.40	24.60	40.99	60	64.78	97.16	161.94
25	16.80	25.20	42.01	61	69.41	104.11	173.53
26	17.20	25.80	43.02	62	73.94	110.91	184.85
27	17.67	26.52	44.19	63	80.38	120.56	200.94
28	17.92	26.88	44.79	64	88.09	132.14	220.22
29	18.40	27.59	45.99	65	95.71	143.56	239.26
30	18.88	28.32	47.19	66	105.37	158.05	263.41
31	19.37	29.05	48.43	67	113.84	170.74	284.58
32	19.94	29.91	49.86	68	121.30	181.95	303.25
33	20.70	31.05	51.74	69	131.19	196.79	327.98
34	21.56	32.34	53.90	70	139.27	208.90	348.16
35	22.37	33.56	55.92	71	151.01	226.52	377.53
36	23.30	34.96	58.26	72	160.17	240.25	400.42
37	23.86	35.79	59.64	73	170.81	256.20	427.01
38	24.81	37.20	62.01	74	183.69	275.53	459.21
39	25.68	38.52	64.20	75	195.74	293.61	489.35
40	26.69	40.05	66.74	76	213.36	320.04	533.39
41	27.64	41.46	69.10	77	227.23	340.86	568.09
42	28.61	42.92	71.53	78	247.65	371.48	619.13
43	29.52	44.27	73.79	79	265.54	398.30	663.84
44	30.32	45.47	75.78	80	286.58	429.85	716.43
45	30.83	46.26	77.09	81	309.28	463.90	773.19
46	31.65	47.48	79.13	82	333.78	500.65	834.44
47	32.48	48.72	81.20	83	360.22	540.31	900.55
48	34.16	51.24	85.40	84	388.76	583.11	971.89
49	35.75	53.63	89.38	85	419.56	629.30	1048.89
50	36.89	55.33	92.23	86	452.80	679.15	1131.99
51	38.78	58.16	96.94	87	488.67	732.95	1221.67
52	40.54	60.80	101.34	88	527.39	791.01	1318.45
53	43.02	64.53	107.55	89	569.17	853.67	1422.90

Add 15% to Rates Quoted for Non-forfeiture

- Rates are for illustrative purposes only and are based on case qualification criteria provided at this time.
- Any change in the case qualification criteria when a full census is provided could result in a change in rates or in an inability to extend a program to this employer.
- Final rates to be agreed upon between Genworth Life Insurance Company and the Employer.
- For Employer use only. Not for use with Employees.



Genworth
Financial
Updated VRS

Genworth Life Insurance Company
Group Long Term Care Insurance

Policy State VA Non-forfeiture Option No
Daily or Monthly Monthly Return of Premium No
Calendar Day EP 90 Policy Effective Date 3/1/2010
Informal Care Yes Home Health Care 50%

MONTHLY PREMIUMS

MBA Issue Age	Rates are Blended			MBA Issue Age	Rates are Blended		
	2 Yr ABI-5% \$3,000	2 Yr ABI-5% \$4,500	2 Yr ABI-5% \$7,500		2 Yr ABI-5% \$3,000	2 Yr ABI-5% \$4,500	2 Yr ABI-5% \$7,500
18	22.78	34.17	56.94	54	59.62	89.43	149.05
19	23.54	35.30	58.83	55	62.50	93.74	156.24
20	24.32	36.47	60.79	56	65.26	97.89	163.15
21	25.12	37.67	62.79	57	67.38	101.07	168.47
22	25.98	38.98	64.96	58	71.28	106.93	178.21
23	26.83	40.25	67.08	59	75.36	113.04	188.41
24	27.75	41.62	69.37	60	79.62	119.44	199.06
25	28.65	42.97	71.62	61	84.07	126.11	210.18
26	29.61	44.43	74.04	62	89.05	133.58	222.63
27	30.62	45.93	76.54	63	95.30	142.94	238.23
28	31.23	46.85	78.08	64	102.93	154.40	257.34
29	32.27	48.42	80.69	65	109.94	164.91	274.85
30	33.35	50.03	83.38	66	119.64	179.45	299.08
31	34.46	51.68	86.14	67	127.44	191.17	318.61
32	35.60	53.40	88.99	68	134.07	201.11	335.18
33	36.49	54.75	91.24	69	142.81	214.22	357.03
34	37.47	56.22	93.69	70	150.18	225.28	375.46
35	38.47	57.70	96.17	71	160.20	240.30	400.49
36	39.47	59.20	98.68	72	168.13	252.21	420.34
37	39.94	59.92	99.87	73	179.86	269.79	449.65
38	40.96	61.44	102.40	74	195.38	293.07	488.45
39	41.90	62.86	104.76	75	207.80	311.70	519.50
40	42.93	64.40	107.35	76	225.67	338.50	564.18
41	43.98	65.98	109.95	77	241.17	361.74	602.91
42	45.03	67.55	112.58	78	261.84	392.76	654.60
43	45.52	68.28	113.80	79	281.23	421.84	703.08
44	46.07	69.10	115.17	80	303.33	454.99	758.33
45	46.06	69.09	115.14	81	327.17	490.74	817.92
46	46.51	69.77	116.28	82	352.88	529.30	882.20
47	47.04	70.56	117.60	83	380.61	570.89	951.53
48	48.62	72.93	121.56	84	410.52	615.75	1026.31
49	50.21	75.32	125.54	85	442.78	664.14	1106.96
50	51.09	76.64	127.73	86	477.58	716.33	1193.95
51	52.80	79.19	131.99	87	515.11	772.62	1287.78
52	54.51	81.76	136.26	88	555.59	833.33	1388.98
53	57.03	85.53	142.55	89	599.25	898.81	1498.13

Add 15% to Rates Quoted for Non-forfeiture

- Rates are for illustrative purposes only and are based on case qualification criteria provided at this time.
- Any change in the case qualification criteria when a full census is provided could result in a change in rates or in an inability to extend a program to this employer.
- Final rates to be agreed upon between Genworth Life Insurance Company and the Employer.
- For Employer use only. Not for use with Employees.



Genworth
Financial

Updated VRS

Genworth Life Insurance Company
Group Long Term Care Insurance

Policy State	VA	Non-forfeiture Option	No
Daily or Monthly	Monthly	Return of Premium	No
Calendar Day EP	90	Policy Effective Date	3/1/2010
Informal Care	Yes	Home Health Care	50%

MONTHLY PREMIUMS

MBA Issue Age	Rates are Blended			MBA Issue Age	Rates are Blended		
	3 Yr FPO \$3,000	3 Yr FPO \$4,500	3 Yr FPO \$7,500		3 Yr FPO \$3,000	3 Yr FPO \$4,500	3 Yr FPO \$7,500
18	4.68	7.00	11.68	54	26.23	39.36	65.60
19	4.89	7.33	12.22	55	28.13	42.19	70.32
20	5.11	7.66	12.78	56	30.15	45.23	75.38
21	5.35	8.02	13.37	57	31.92	47.88	79.80
22	5.59	8.39	13.99	58	34.59	51.89	86.48
23	5.85	8.78	14.63	59	37.48	56.22	93.70
24	6.12	9.18	15.30	60	40.61	60.92	101.54
25	6.40	9.60	16.01	61	44.00	66.01	110.01
26	6.69	10.04	16.74	62	47.68	71.52	119.21
27	7.00	10.51	17.51	63	52.53	78.78	131.31
28	7.32	10.99	18.31	64	57.84	86.78	144.62
29	7.66	11.49	19.16	65	64.52	96.78	161.30
30	8.01	12.02	20.03	66	71.41	107.11	178.52
31	8.38	12.58	20.96	67	78.23	117.34	195.57
32	8.77	13.15	21.92	68	85.07	127.61	212.67
33	9.17	13.76	22.93	69	91.94	137.92	229.85
34	9.59	14.39	23.98	70	101.00	151.50	252.50
35	10.03	15.05	25.09	71	109.47	164.20	273.67
36	10.50	15.74	26.23	72	118.63	177.94	296.57
37	10.98	16.47	27.45	73	128.43	192.65	321.08
38	11.46	17.19	28.65	74	139.02	208.53	347.55
39	11.97	17.94	29.91	75	152.59	228.90	381.50
40	12.49	18.74	31.23	76	165.15	247.72	412.87
41	13.04	19.56	32.60	77	178.68	268.04	446.72
42	13.62	20.42	34.03	78	196.14	294.22	490.36
43	14.22	21.34	35.57	79	212.18	318.27	530.46
44	14.86	22.30	37.16	80	230.41	345.61	576.03
45	15.35	23.02	38.37	81	250.20	375.30	625.51
46	16.04	24.05	40.09	82	271.70	407.54	679.24
47	16.76	25.13	41.89	83	295.04	442.55	737.59
48	17.87	26.80	44.67	84	320.39	480.56	800.95
49	19.06	28.58	47.65	85	347.92	521.84	869.75
50	20.07	30.12	50.19	86	377.81	566.66	944.46
51	21.41	32.12	53.53	87	410.27	615.33	1025.59
52	22.84	34.26	57.09	88	445.52	668.18	1113.69
53	24.48	36.72	61.19	89	483.80	725.57	1209.36

Add 15% to Rates Quoted for Non-forfeiture

- Rates are for illustrative purposes only and are based on case qualification criteria provided at this time.
- Any change in the case qualification criteria when a full census is provided could result in a change in rates or in an inability to extend a program to this employer.
- Final rates to be agreed upon between Genworth Life Insurance Company and the Employer.
- For Employer use only. Not for use with Employees.



Genworth
Financial

Updated VRS

Genworth Life Insurance Company
Group Long Term Care Insurance

Policy State	VA	Non-forfeiture Option	No
Daily or Monthly	Monthly	Return of Premium	No
Calendar Day EP	90	Policy Effective Date	3/1/2010
Informal Care	Yes	Home Health Care	50%

MONTHLY PREMIUMS

MBA Issue Age	Rates are Blended			MBA Issue Age	Rates are Blended		
	3 Yr ABI-3% \$3,000	3 Yr ABI-3% \$4,500	3 Yr ABI-3% \$7,500		3 Yr ABI-3% \$3,000	3 Yr ABI-3% \$4,500	3 Yr ABI-3% \$7,500
18	15.25	22.89	38.14	54	51.73	77.59	129.31
19	15.71	23.57	39.28	55	54.87	82.31	137.19
20	16.18	24.26	40.44	56	57.91	86.87	144.78
21	16.65	24.98	41.62	57	60.67	91.01	151.68
22	17.13	25.70	42.83	58	64.69	97.03	161.73
23	17.62	26.43	44.05	59	69.34	104.01	173.35
24	18.13	27.19	45.31	60	73.90	110.85	184.75
25	18.57	27.86	46.43	61	79.19	118.78	197.97
26	19.02	28.52	47.54	62	84.35	126.53	210.89
27	19.54	29.31	48.85	63	91.86	137.79	229.64
28	20.06	30.10	50.16	64	99.42	149.12	248.54
29	20.61	30.91	51.50	65	109.57	164.36	273.94
30	21.14	31.71	52.86	66	119.11	178.66	297.77
31	21.69	32.54	54.23	67	128.90	193.35	322.24
32	22.33	33.51	55.84	68	137.60	206.39	343.98
33	23.18	34.77	57.95	69	146.86	220.28	367.13
34	24.15	36.22	60.36	70	158.26	237.38	395.64
35	25.05	37.59	62.64	71	169.31	253.97	423.29
36	26.10	39.16	65.26	72	179.88	269.82	449.70
37	27.08	40.62	67.70	73	192.15	288.23	480.38
38	28.16	42.23	70.39	74	203.78	305.66	509.44
39	29.15	43.72	72.88	75	220.59	330.89	551.49
40	30.31	45.46	75.77	76	237.07	355.60	592.66
41	31.37	47.06	78.44	77	252.89	379.34	632.23
42	32.48	48.71	81.20	78	275.61	413.41	689.03
43	33.51	50.26	83.76	79	296.01	444.00	740.01
44	34.41	51.62	86.03	80	318.59	477.87	796.46
45	35.06	52.59	87.66	81	342.90	514.32	857.21
46	35.99	53.99	89.97	82	369.06	553.55	922.60
47	36.93	55.39	92.32	83	397.22	595.77	992.98
48	38.83	58.26	97.10	84	427.52	641.21	1068.72
49	40.65	60.98	101.62	85	460.14	690.12	1150.24
50	42.02	63.03	105.04	86	495.25	742.76	1237.98
51	44.16	66.24	110.40	87	533.03	799.42	1332.41
52	46.18	69.26	115.42	88	573.70	860.40	1434.05
53	49.00	73.50	122.49	89	617.47	926.03	1543.44

Add 15% to Rates Quoted for Non-forfeiture

- Rates are for illustrative purposes only and are based on case qualification criteria provided at this time.
- Any change in the case qualification criteria when a full census is provided could result in a change in rates or in an inability to extend a program to this employer.
- Final rates to be agreed upon between Genworth Life Insurance Company and the Employer.
- For Employer use only. Not for use with Employees.



Genworth
Financial

Updated VRS

Genworth Life Insurance Company
Group Long Term Care Insurance

Policy State	VA	Non-forfeiture Option	No
Daily or Monthly	Monthly	Return of Premium	No
Calendar Day EP	90	Policy Effective Date	3/1/2010
Informal Care	Yes	Home Health Care	50%

MONTHLY PREMIUMS

MBA Issue Age	Rates are Blended			MBA Issue Age	Rates are Blended		
	3 Yr ABI-5% \$3,000	3 Yr ABI-5% \$4,500	3 Yr ABI-5% \$7,500		3 Yr ABI-5% \$3,000	3 Yr ABI-5% \$4,500	3 Yr ABI-5% \$7,500
18	25.17	37.76	62.94	54	67.90	101.85	169.75
19	26.01	39.01	65.03	55	71.18	106.76	177.94
20	26.87	40.31	67.18	56	74.32	111.49	185.82
21	27.76	41.64	69.40	57	76.88	115.31	192.19
22	28.72	43.08	71.79	58	81.33	121.99	203.30
23	29.66	44.48	74.14	59	85.98	128.96	214.94
24	30.67	46.00	76.68	60	90.84	136.26	227.09
25	31.66	47.50	79.15	61	95.91	143.87	239.79
26	32.74	49.11	81.84	62	101.59	152.39	253.98
27	33.84	50.76	84.60	63	108.91	163.35	272.26
28	34.98	52.47	87.45	64	116.17	174.25	290.42
29	36.15	54.22	90.38	65	125.88	188.81	314.69
30	37.35	56.03	93.38	66	135.23	202.86	338.09
31	38.59	57.89	96.49	67	144.32	216.47	360.78
32	39.87	59.80	99.66	68	152.08	228.11	380.20
33	40.88	61.32	102.20	69	159.86	239.80	399.66
34	41.97	62.96	104.94	70	170.67	256.00	426.67
35	43.08	64.63	107.71	71	179.61	269.42	449.04
36	44.21	66.31	110.52	72	188.83	283.24	472.08
37	45.34	68.02	113.36	73	202.34	303.51	505.85
38	46.50	69.74	116.25	74	216.75	325.12	541.88
39	47.57	71.35	118.92	75	234.19	351.28	585.47
40	48.74	73.10	121.85	76	250.75	376.11	626.86
41	49.92	74.89	124.81	77	268.39	402.59	670.98
42	51.12	76.68	127.80	78	291.40	437.11	728.51
43	51.67	77.51	129.18	79	313.51	470.26	783.75
44	52.29	78.44	130.73	80	337.23	505.84	843.04
45	52.37	78.55	130.91	81	362.74	544.11	906.81
46	52.88	79.33	132.22	82	390.18	585.27	975.40
47	53.48	80.23	133.71	83	419.70	629.55	1049.18
48	55.29	82.93	138.22	84	451.45	677.18	1128.54
49	57.10	85.63	142.73	85	485.60	728.41	1213.91
50	58.19	87.28	145.47	86	522.34	783.51	1305.73
51	60.13	90.20	150.33	87	561.85	842.78	1404.50
52	62.07	93.11	155.19	88	604.35	906.54	1510.74
53	64.94	97.41	162.35	89	650.07	975.12	1625.02

Add 15% to Rates Quoted for Non-forfeiture

- Rates are for illustrative purposes only and are based on case qualification criteria provided at this time.
- Any change in the case qualification criteria when a full census is provided could result in a change in rates or in an inability to extend a program to this employer.
- Final rates to be agreed upon between Genworth Life Insurance Company and the Employer.
- For Employer use only. Not for use with Employees.



Genworth
Financial

Updated VRS

Genworth Life Insurance Company
Group Long Term Care Insurance

Policy State	VA	Non-forfeiture Option	No
Daily or Monthly	Monthly	Return of Premium	No
Calendar Day EP	90	Policy Effective Date	3/1/2010
Informal Care	Yes	Home Health Care	50%

MONTHLY PREMIUMS

MBA Issue Age	Rates are Blended			MBA Issue Age	Rates are Blended		
	5 Yr FPO \$3,000	5 Yr FPO \$4,500	5 Yr FPO \$7,500		5 Yr FPO \$3,000	5 Yr FPO \$4,500	5 Yr FPO \$7,500
18	5.56	8.34	13.91	54	32.00	48.00	80.00
19	5.82	8.72	14.54	55	34.30	51.45	85.75
20	6.09	9.13	15.21	56	36.77	55.15	91.92
21	6.37	9.55	15.91	57	39.41	59.12	98.53
22	6.65	9.99	16.64	58	42.70	64.06	106.76
23	6.96	10.44	17.41	59	46.28	69.41	115.68
24	7.28	10.93	18.21	60	50.14	75.21	125.35
25	7.62	11.43	19.04	61	54.33	81.49	135.83
26	7.97	11.96	19.92	62	58.86	88.30	147.17
27	8.33	12.50	20.84	63	65.65	98.49	164.14
28	8.72	13.08	21.79	64	73.22	109.84	183.06
29	9.13	13.68	22.80	65	81.67	122.51	204.18
30	9.54	14.31	23.85	66	91.55	137.32	228.88
31	9.98	14.97	24.95	67	101.59	152.39	253.98
32	10.43	15.66	26.10	68	111.93	167.90	279.83
33	10.92	16.38	27.30	69	122.59	183.89	306.48
34	11.42	17.13	28.55	70	134.66	202.00	336.67
35	11.95	17.92	29.86	71	147.93	221.89	369.83
36	12.49	18.75	31.24	72	162.50	243.76	406.26
37	13.07	19.60	32.67	73	178.38	267.56	445.94
38	13.65	20.47	34.11	74	195.80	293.70	489.51
39	14.24	21.36	35.61	75	214.93	322.39	537.32
40	14.87	22.31	37.17	76	235.92	353.89	589.81
41	15.52	23.29	38.81	77	258.97	388.45	647.42
42	16.20	24.31	40.52	78	284.27	426.40	710.66
43	16.93	25.40	42.33	79	312.03	468.05	780.08
44	17.70	26.54	44.24	80	342.51	513.77	856.28
45	18.49	27.74	46.23	81	375.97	563.96	939.92
46	19.32	28.98	48.30	82	412.69	619.05	1031.73
47	20.19	30.28	50.47	83	453.00	679.52	1132.51
48	21.53	32.29	53.83	84	497.25	745.90	1243.14
49	22.96	34.44	57.40	85	545.82	818.76	1364.57
50	24.48	36.73	61.21	86	599.13	898.74	1497.86
51	26.11	39.17	65.28	87	657.65	986.53	1644.17
52	27.85	41.78	69.62	88	721.89	1082.90	1804.78
53	29.85	44.77	74.63	89	792.40	1188.68	1981.07

Add 15% to Rates Quoted for Non-forfeiture

- Rates are for illustrative purposes only and are based on case qualification criteria provided at this time.
- Any change in the case qualification criteria when a full census is provided could result in a change in rates or in an inability to extend a program to this employer.
- Final rates to be agreed upon between Genworth Life Insurance Company and the Employer.
- For Employer use only. Not for use with Employees.



Genworth
Financial

Updated VRS

Genworth Life Insurance Company
Group Long Term Care Insurance

Policy State	VA	Non-forfeiture Option	No
Daily or Monthly	Monthly	Return of Premium	No
Calendar Day EP	90	Policy Effective Date	3/1/2010
Informal Care	Yes	Home Health Care	50%

MONTHLY PREMIUMS

MBA Issue Age	Rates are Blended			MBA Issue Age	Rates are Blended		
	5 Yr ABI-3% \$3,000	5 Yr ABI-3% \$4,500	5 Yr ABI-3% \$7,500		5 Yr ABI-3% \$3,000	5 Yr ABI-3% \$4,500	5 Yr ABI-3% \$7,500
18	18.16	27.24	45.41	54	63.08	94.62	157.70
19	18.70	28.05	46.76	55	66.92	100.38	167.31
20	19.25	28.89	48.14	56	70.62	105.93	176.55
21	19.83	29.73	49.55	57	74.90	112.35	187.25
22	20.39	30.60	50.99	58	79.87	119.80	199.67
23	20.98	31.47	52.45	59	85.61	128.41	214.00
24	21.57	32.37	53.94	60	91.24	136.85	228.09
25	22.10	33.16	55.27	61	97.76	146.64	244.40
26	22.64	33.96	56.60	62	104.14	156.22	260.36
27	23.26	34.89	58.15	63	114.82	172.24	287.06
28	23.89	35.83	59.72	64	125.85	188.77	314.60
29	24.53	36.79	61.31	65	138.70	208.05	346.75
30	25.17	37.76	62.93	66	152.71	229.05	381.76
31	25.83	38.74	64.56	67	167.40	251.10	418.50
32	26.59	39.89	66.48	68	181.04	271.57	452.61
33	27.60	41.39	68.98	69	195.81	293.71	489.51
34	28.74	43.12	71.86	70	211.00	316.51	527.53
35	29.83	44.74	74.57	71	228.80	343.21	572.01
36	31.07	46.61	77.68	72	246.42	369.62	616.03
37	32.24	48.36	80.59	73	266.87	400.31	667.20
38	33.51	50.28	83.79	74	287.01	430.52	717.52
39	34.70	52.05	86.76	75	310.70	466.05	776.75
40	36.08	54.12	90.19	76	338.67	507.99	846.66
41	37.35	56.03	93.37	77	366.51	549.77	916.27
42	38.66	58.00	96.66	78	399.44	599.16	998.59
43	39.89	59.83	99.72	79	435.31	652.95	1088.25
44	40.97	61.44	102.41	80	473.60	710.38	1183.97
45	42.24	63.37	105.61	81	515.26	772.86	1288.11
46	43.36	65.04	108.40	82	560.58	840.84	1401.41
47	44.49	66.73	111.22	83	609.89	914.80	1524.67
48	46.79	70.19	116.98	84	663.54	995.26	1658.78
49	48.97	73.47	122.44	85	721.91	1082.80	1804.68
50	51.24	76.86	128.10	86	785.41	1178.04	1963.41
51	53.85	80.78	134.64	87	854.50	1281.66	2136.11
52	56.30	84.46	140.76	88	929.66	1394.39	2324.00
53	59.75	89.63	149.37	89	1011.44	1517.04	2528.41

Add 15% to Rates Quoted for Non-forfeiture

- Rates are for illustrative purposes only and are based on case qualification criteria provided at this time.
- Any change in the case qualification criteria when a full census is provided could result in a change in rates or in an inability to extend a program to this employer.
- Final rates to be agreed upon between Genworth Life Insurance Company and the Employer.
- For Employer use only. Not for use with Employees.



Genworth
Financial

Updated VRS

Genworth Life Insurance Company
Group Long Term Care Insurance

Policy State	VA	Non-forfeiture Option	No
Daily or Monthly	Monthly	Return of Premium	No
Calendar Day EP	90	Policy Effective Date	3/1/2010
Informal Care	Yes	Home Health Care	50%

MONTHLY PREMIUMS

MBA Issue Age	Rates are Blended			MBA Issue Age	Rates are Blended		
	5 Yr ABI-5% \$3,000	5 Yr ABI-5% \$4,500	5 Yr ABI-5% \$7,500		5 Yr ABI-5% \$3,000	5 Yr ABI-5% \$4,500	5 Yr ABI-5% \$7,500
18	29.97	44.95	74.92	54	82.80	124.20	207.01
19	30.97	46.45	77.41	55	86.80	130.20	217.00
20	32.00	47.99	79.98	56	90.64	135.96	226.60
21	33.05	49.57	82.62	57	94.91	142.36	237.27
22	34.19	51.28	85.47	58	100.40	150.60	250.99
23	35.31	52.96	88.26	59	106.14	159.21	265.35
24	36.52	54.77	91.28	60	112.15	168.22	280.36
25	37.69	56.54	94.23	61	118.41	177.61	296.03
26	38.97	58.46	97.42	62	125.42	188.13	313.56
27	40.29	60.43	100.71	63	136.14	204.20	340.33
28	41.64	62.46	104.11	64	147.05	220.57	367.62
29	43.04	64.55	107.58	65	159.34	239.00	398.34
30	44.47	66.70	111.17	66	173.38	260.07	433.45
31	45.95	68.92	114.87	67	187.42	281.13	468.55
32	47.46	71.19	118.65	68	200.10	300.16	500.26
33	48.66	73.00	121.66	69	213.15	319.73	532.88
34	49.97	74.95	124.93	70	227.55	341.33	568.88
35	51.29	76.94	128.23	71	242.73	364.09	606.80
36	52.63	78.95	131.58	72	258.67	388.01	646.68
37	53.99	80.97	134.96	73	281.03	421.55	702.57
38	55.36	83.04	138.38	74	305.28	457.92	763.21
39	56.63	84.94	141.57	75	329.84	494.76	824.60
40	58.02	87.04	145.06	76	358.21	537.32	895.52
41	59.43	89.15	148.58	77	388.97	583.46	972.43
42	60.86	91.28	152.14	78	422.33	633.49	1055.82
43	61.51	92.28	153.79	79	461.03	691.55	1152.59
44	62.25	93.39	155.64	80	501.29	751.94	1253.24
45	63.09	94.64	157.72	81	545.06	817.60	1362.67
46	63.71	95.58	159.29	82	592.65	888.99	1481.66
47	64.44	96.65	161.09	83	644.40	966.62	1611.04
48	66.60	99.91	166.52	84	700.67	1051.02	1751.72
49	68.78	103.17	171.97	85	761.85	1142.79	1904.68
50	70.96	106.44	177.40	86	828.37	1242.58	2071.00
51	73.33	110.00	183.32	87	900.70	1351.08	2251.84
52	75.70	113.55	189.25	88	979.35	1469.06	2448.47
53	79.20	118.79	197.99	89	1064.86	1597.34	2662.27

Add 15% to Rates Quoted for Non-forfeiture

- Rates are for illustrative purposes only and are based on case qualification criteria provided at this time.
- Any change in the case qualification criteria when a full census is provided could result in a change in rates or in an inability to extend a program to this employer.
- Final rates to be agreed upon between Genworth Life Insurance Company and the Employer.
- For Employer use only. Not for use with Employees.