

SERFF Tracking Number: GEFA-125581587 State: Arkansas
Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 38545
Company Tracking Number: COV - LIFEHARBOR
TOI: A02G Group Annuities - Deferred Non-variable Sub-TOI: A02G.003 Single Premium
Product Name: Group Guaranteed Income
Project Name/Number: LifeHarbor - revised COV/COV - LifeHarbor

Filing at a Glance

Company: Genworth Life and Annuity Insurance Company

Product Name: Group Guaranteed Income SERFF Tr Num: GEFA-125581587 State: ArkansasLH
TOI: A02G Group Annuities - Deferred Non- SERFF Status: Closed State Tr Num: 38545
variable

Sub-TOI: A02G.003 Single Premium Co Tr Num: COV - LIFEHARBOR State Status: Filed-Closed
Filing Type: Form Co Status: Reviewer(s): Linda Bird
Author: Brenda Bond Disposition Date: 04/04/2008
Date Submitted: 03/27/2008 Disposition Status: Accepted For
Informational Purposes
Implementation Date Requested: 05/01/2008 Implementation Date:

State Filing Description:

General Information

Project Name: LifeHarbor - revised COV
Project Number: COV - LifeHarbor
Requested Filing Mode: Informational

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Filing Status Changed: 04/04/2008
State Status Changed: 04/04/2008
Corresponding Filing Tracking Number:

Filing Description:

Genworth Life and Annuity Insurance Company
NAIC Group 350, Company 65536

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments: Sent to Virginia on
3/27/08

Market Type: Group
Group Market Size: Small and Large
Group Market Type: Discretionary

Deemer Date:

CERTIFICATION OF VARIABILITY, for use with Form P7170 5/07

SERFF Tracking Number: GEFA-125581587 State: Arkansas
Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 38545
Company Tracking Number: COV - LIFEHARBOR
TOI: A02G Group Annuities - Deferred Non-variable Sub-TOI: A02G.003 Single Premium
Product Name: Group Guaranteed Income
Project Name/Number: LifeHarbor - revised COV/COV - LifeHarbor

Enclosed for informational purposes please find the referenced Certification of Variability that was filed with P7170 5/07, Group Guaranteed Income Annuity Certificate, approved on 11/15/07 under state file #37276.

We have revised the Withdrawal Guarantee Factors range from 5% - 9% to now be 1% - 9%.
Please update your records with this revised Certification of Variability.

We hereby certify that no other changes have been made other than the that listed above.

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

Sincerely,

Brenda Bond
Contract Analyst
email: brenda.bond@genworth.com
Phone: (804) 922-5133
Fax: (804) 281-6916

Company and Contact

Filing Contact Information

Brenda Bond, Contract Analyst brenda.bond@genworth.com
6610 W Broad Street (804) 922-5133 [Phone]
Richmond, VA 23230 (804) 281-6916[FAX]

Filing Company Information

Genworth Life and Annuity Insurance Company CoCode: 65536 State of Domicile: Virginia
6620 W Broad Street Group Code: 350 Company Type: LifeHealth &
Richmond, VA 23230 Group Name: Annuity
State ID Number:

SERFF Tracking Number: GEFA-125581587 State: Arkansas
Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 38545
Company Tracking Number: COV - LIFEHARBOR
TOI: A02G Group Annuities - Deferred Non-variable Sub-TOI: A02G.003 Single Premium
Product Name: Group Guaranteed Income
Project Name/Number: LifeHarbor - revised COV/COV - LifeHarbor
(804) 281-6600 ext. [Phone] FEIN Number: 54-0283385

SERFF Tracking Number: GEFA-125581587 State: Arkansas
Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 38545
Company Tracking Number: COV - LIFEHARBOR
TOI: A02G Group Annuities - Deferred Non-variable Sub-TOI: A02G.003 Single Premium
Product Name: Group Guaranteed Income
Project Name/Number: LifeHarbor - revised COV/COV - LifeHarbor

Filing Fees

Fee Required? Yes
Fee Amount: \$20.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Genworth Life and Annuity Insurance Company	\$20.00	03/27/2008	19011655

SERFF Tracking Number: GEFA-125581587 State: Arkansas
Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 38545
Company Tracking Number: COV - LIFEHARBOR
TOI: A02G Group Annuities - Deferred Non-variable Sub-TOI: A02G.003 Single Premium
Product Name: Group Guaranteed Income
Project Name/Number: LifeHarbor - revised COV/COV - LifeHarbor

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	04/04/2008	04/04/2008

SERFF Tracking Number: GEFA-125581587 State: Arkansas
 Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 38545
 Company Tracking Number: COV - LIFEHARBOR
 TOI: A02G Group Annuities - Deferred Non-variable Sub-TOI: A02G.003 Single Premium
 Product Name: Group Guaranteed Income
 Project Name/Number: LifeHarbor - revised COV/COV - LifeHarbor

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Variability - Revised		Yes

SERFF Tracking Number: GEFA-125581587 State: Arkansas
Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 38545
Company Tracking Number: COV - LIFEHARBOR
TOI: A02G Group Annuities - Deferred Non-variable Sub-TOI: A02G.003 Single Premium
Product Name: Group Guaranteed Income
Project Name/Number: LifeHarbor - revised COV/COV - LifeHarbor

Supporting Document Schedules

Review Status:
Bypassed -Name: Certification/Notice 03/27/2008
Bypass Reason: Not applicable to this informational filing of a Certification of Variability.
Comments:

Review Status:
Bypassed -Name: Application 03/27/2008
Bypass Reason: Not a policy filing.
Comments:

Review Status:
Satisfied -Name: Variability - Revised 03/27/2008
Comments:
Attachment:
CertVar032708revision.pdf

CERTIFICATION OF VARIABILITY
Revised March 27, 2008

RE: P7170 5/07, Group Guaranteed Income Certificate
P5355 5/07, Guaranteed Income Increased Factors Endorsement

All items are negotiated on a non-discriminatory basis between the group contract owner and Genworth Life and Annuity Insurance Company. All certificate owners under a contract will be subject to the same contract provisions and limitations.

We certify that the ranges bracketed will be as follows:

P7170 5/07, Group Guaranteed Income Certificate

Data Pages:

Income Plan

- The plan will be life with return of premium and a period certain range of zero years to 55 years, not to exceed life expectancy as defined for purposes of compliance with IRC §401(a)(9).

Asset Allocation Model(s)

- Asset Allocation Model(s) are negotiated between the group contract owner and Genworth Life and Annuity Insurance Company. New Model(s) offered by the group contract owner may be offered prospectively to existing certificate owners.

Withdrawal Age

- The age range will be 30 to 80.

Joint Participant's Limitations

- Spousal only, subject to state law. This line item will print only if there is a joint participant.

Certificate Account Limit at issue for Non-qualified Accounts

- The Account Limit for non-qualified accounts range will be \$100,000 to \$10,000,000.

Certificate Account Limit for Qualified Accounts

- Subject to Code limitations.

Minimum Account Value

- The minimum account value range will be \$1.00 to \$750,000.

Notice Period

- The Notice Period will have a range of one to ninety business days.

Maximum Issue Age

- The age range will be 65 to 85.

Maximum Annuity Age

- The age range will be 85 to 100.

Contract Suspension Events

- Suspension is negotiated between the group contract owner and Genworth Life and Annuity Insurance Company.

Suspension Cure Period

- The range will be 1 to 180 business days.

Contract Termination Events

- Termination is negotiated between the group contract owner and Genworth Life and Annuity Insurance Company.

Termination Cure Period

- The range will be 1 to 180 business days.

Asset Charge

- The annual charge will have a lower limit of 0 % and an upper limit of 250%.
- We may guarantee that the charge will not change for a stated period.
- Asset charges may be determined based on any combination of Asset Allocation Model(s), features and whether the certificate is issued as a single or joint life certificate.

Addition Exceptions

- Addition exceptions are negotiated between the group contract owner and Genworth Life and Annuity Insurance Company.

Withdrawal Exceptions

- Withdrawal exceptions will vary as they are negotiated between the group contract owner and Genworth Life and Annuity Insurance Company.

Withdrawal Guaranteed Factors

- Factors may vary by group contract and based on participant or joint participant age, income plan, asset allocation model(s) and features selected. The range for these Factors will be 1% to 9%.
- When Endorsement P5355 5/07 is attached, the Withdrawal Guarantee Factors will increase beginning at age 70. The age range will be between 60 and 85 years of age.
- Factors and pricing may change. Written notice of any change will be provided.

Certificate Text

Changes in the Withdrawal Guarantee Factor

- Written notice will be given a minimum of 15 days and a maximum of 100 days before a change becomes effective.

Base Income (page 12):

- The Annuity 2000 Mortality Table, with adjustment for mortality improvement will be used with an interest rate of 1% to 5%. On a unisex basis, a blend of the female and male tables will be used with blends of female percentages varying from 100% to 0%. We reserve the right to change to an updated version of the Annuity Mortality Table when one becomes available.

P5355 5/07, Guaranteed Income Increased Factors Endorsement

- The Withdrawal Guarantee Factors will increase beginning at age 70. The age range will be between 60 and 85 years of age.
- The Withdrawal Guarantee Factors will range from 1% to 9%.

None of the above mentioned items will be bracketed when the contract is issued. Any change in the text that is marked as variable will only be effective for future issues. We certify that our use of variability will be administered in a uniform and non-discriminatory manner and will not result in unfair discrimination.

For Genworth Life and Annuity Insurance Company

A handwritten signature in cursive script, reading "Paul Loveland", written in black ink. The signature is positioned to the left of a vertical red line.

Paul Loveland, Vice President Product Compliance