

SERFF Tracking Number: GEFA-125641673 State: Arkansas
Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 38976
Company Tracking Number: P5404 02/08
TOI: A05G Group Annuities - Immediate Non- Sub-TOI: A05.000 Annuities - Immediate Non-variable
Variable
Product Name: Income Booster - Group GLAIC
Project Name/Number: Income Booster - Group GLAIC/P5404 02/08

Filing at a Glance

Company: Genworth Life and Annuity Insurance Company
Product Name: Income Booster - Group GLAIC SERFF Tr Num: GEFA-125641673 State: ArkansasLH
TOI: A05G Group Annuities - Immediate Non- SERFF Status: Closed State Tr Num: 38976
Variable
Sub-TOI: A05.000 Annuities - Immediate Non- Co Tr Num: P5404 02/08 State Status: Approved-Closed
variable
Filing Type: Form Co Status: Reviewer(s): Linda Bird
Author: Brenda Bond Disposition Date: 05/15/2008
Date Submitted: 05/12/2008 Disposition Status: Approved
Implementation Date Requested: On Approval Implementation Date:
State Filing Description:

General Information

Project Name: Income Booster - Group GLAIC
Project Number: P5404 02/08
Requested Filing Mode: Review & Approval

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

Filing Status Changed: 05/15/2008
State Status Changed: 05/15/2008
Corresponding Filing Tracking Number:

Filing Description:

P5404 02/08, Income Booster Endorsement
P5405 02/08, Income Booster Endorsement
P5406 02/08, Income Booster Endorsement

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments: Filed concurrently
in Virginia, our domicile state. Approval is
pending.
Market Type: Group
Group Market Size: Small and Large
Group Market Type: Employer, Association,
Discretionary, Trust

Deemer Date:

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P5407 02/08, Income Booster Endorsement

We are submitting the referenced forms for your review and approval. These are new forms and will not replace any existing forms.

Identical forms are being submitted for approval under Genworth Life and Annuity Insurance Company for use with individual single premium immediate annuity and also under Genworth Life Insurance Company for individual and group single premium immediate annuities where applicable.

The endorsements will be used with the following contracts approved on 12/13/07

P5404 02/08 and P5405 02/08

MP7172 09/07, Group Single Premium Immediate Annuity Contract

P5406 02/08 and P5407 02/08

P7172 09/07, Group Single Premium Immediate Annuity Certificate

We may also offer these endorsements with applicable future contracts filed for approval with your Department.

The endorsements provide for an increase in income payments at a specific time (or times) if the established benchmark rate increases by a set percentage(s). The income payment increase, specific time, and set percentage(s) are all shown on the Contract's data pages.

First, a benchmark rate is established the day prior to the Contract Date.

Thereafter, the benchmark rate is measured at a specific time (or times). It may be measured one time (P5396 02/08 and P5398 02/08) on the 15th day of the month preceding the Contract Date's 3rd anniversary, or two times (P5397 02/08) and P5399 02/08) on the 15th day of the month preceding the Contract Date's 3rd and 6th anniversary.

At the specific time the benchmark is measured:

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If the benchmark rate increases by the set percentage (or percentages), the income payments will increase by the factor shown on the contract's data page and will apply to all remaining income payments.

If the benchmark rate does not increase by the set percentage (or percentages), the income payments will remain at the level established on the Contract Date.

Once an income payment increase occurs, no further income payment increases are available.

The benchmark rate will be The Federal Reserve Board's Ten-Year Constant Maturity Treasury Index.

The underlying SPIA product will be marketed by licensed agents and brokers to individuals through traditional distribution systems as well as to customers of financial institutions. There is no special market intended. Issue ages for the endorsement will be 59.5 through 85.

Company and Contact

Filing Contact Information

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

Filing Company Information

Genworth Life and Annuity Insurance Company CoCode: 65536
6620 W Broad Street
Richmond, VA 23230
(804) 281-6600 ext. [Phone]
Group Code: 350
Group Name:
FEIN Number: 54-0283385

State of Domicile: Virginia
Company Type: LifeHealth & Annuity
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$80.00

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Retaliatory? No
Fee Explanation:
Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Genworth Life and Annuity Insurance Company	\$80.00	05/12/2008	20263665

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	05/15/2008	05/15/2008

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Disposition

Disposition Date: 05/15/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Variability		Yes
Supporting Document	AR Fee		Yes
Form	Income Booster Endorsement		Yes
Form	Income Booster Endorsement		Yes
Form	Income Booster Endorsement		Yes
Form	Income Booster Endorsement		Yes

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Form Schedule

Lead Form Number: P5404 02/08

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	P5404 02/08	Certificate	Income Booster Amendmen t, Insert Page, Endorseme nt or Rider	Initial		53	P5404_0208. pdf
	P5405 02/08	Certificate	Income Booster Amendmen t, Insert Page, Endorseme nt or Rider	Initial		53	P5405_0208. pdf
	P5406 02/08	Certificate	Income Booster Amendmen t, Insert Page, Endorseme nt or Rider	Initial		53	P5406_0208. pdf
	P5407 02/08	Certificate	Income Booster Amendmen t, Insert Page, Endorseme nt or Rider	Initial		53	P5407_0208. pdf

**GENWORTH LIFE AND ANNUITY INSURANCE COMPANY
INCOME BOOSTER ENDORSEMENT**

This endorsement amends the specified provisions of your CONTRACT. It may provide for an increase to a Certificate Owner's remaining payments as specified within the terms provided below.

All endorsement terms will have the same meaning as under the Contract, unless otherwise provided.

The following definition is added to the **DEFINITIONS** Section:

Benchmark Rate – The Ten-Year Constant Maturity Treasury Index as reported by the U.S. Federal Reserve Board.

The following provision is added to the **GENERAL PROVISIONS** Section:

INCOME ADJUSTMENT

A Benchmark Rate is established the day prior to a Certificate Owner's Certificate Date and shown on a Certificate Data Page(s). Thereafter, a Benchmark Rate is measured on the [15th] day of the month preceding the [3rd] anniversary of a Certificate Date.

If a Benchmark Rate is greater than or equal to the increase in the Benchmark Rate as shown on a Certificate Data Page(s), Income Payments will increase. The increase will be equal to the corresponding Income Payment increase factor and will apply to remaining Income Payments. The increase will begin on the first Income Date immediately following the [3rd] anniversary of a Certificate Owner's Certificate Date.

If a Benchmark Rate is not reported on the day prior to the Certificate Date or the [15th] day of the month immediately preceding the [3rd] anniversary of the Certificate Date, a Benchmark Rate reported the day nearest in duration to such events shall be used.

Once an increase has occurred to an Income Payment no further Income Payment increases are available.

For Genworth Life and Annuity Insurance Company,

[

Pamela S. Schutz]
President

**GENWORTH LIFE AND ANNUITY INSURANCE COMPANY
INCOME BOOSTER ENDORSEMENT**

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If a Benchmark Rate, as measured on the [15th] day of the month preceding the [3rd] anniversary of a Certificate Date, is less than the increase in the Benchmark Rate as shown on a Certificate Data Page(s), then the Benchmark Rate is measured again on the [15th] day of the month preceding the [6th] anniversary of a Certificate Date. The increase will be equal to the corresponding Income Payment increase factor and will apply to the remaining Income Payments. The increase will begin on the first Income Date immediately following the [6th] anniversary of the Certificate Date.

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For Genworth Life and Annuity Insurance Company,

[

Pamela S. Schutz]
President

**GENWORTH LIFE AND ANNUITY INSURANCE COMPANY
INCOME BOOSTER ENDORSEMENT**

This endorsement amends the specified provisions of your CERTIFICATE. It may provide for an increase to a Certificate Owner's remaining payments as specified within the terms provided below.

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Pamela S. Schutz]
President

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For Genworth Life and Annuity Insurance Company,

[

Pamela S. Schutz]
President

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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Review Status:
Satisfied -Name: Certification/Notice 05/09/2008
Comments:
Attachment:
ARcomp.pdf

Review Status:
Bypassed -Name: Application 05/09/2008
Bypass Reason: Not applicable to this endorsement filing.
Comments:

Review Status:
Satisfied -Name: Variability 05/12/2008
Comments:
Attachment:
COV_P5404 et al.pdf

Review Status:
Satisfied -Name: AR Fee 05/12/2008
Comments:
Attachment:
ARfee.pdf

ARKANSAS CERTIFICATION

P5404 02/08, Income Booster Endorsement
P5405 02/08, Income Booster Endorsement
P5406 02/08, Income Booster Endorsement
P5407 02/08, Income Booster Endorsement

The Company certifies that we will maintain compliance with Rule and Regulation 19 (Unfair Sex Discrimination).

The Company certifies that we will maintain compliance with Rule and Regulation 49 (Life and Health Guaranty Association Notices).

The Company certifies that we will maintain compliance with requirements on Consumer Information Notices.

We certify the Flesch score readability for each endorsement is

P5404 02/08: 52.8
P5405 02/08: 53.1
P5406 02/08: 52.8
P5407 02/08: 53.1

For Genworth Life and Annuity Insurance Company



Paul Loveland
Vice President Product Compliance

**CERTIFICATION OF VARIABILITY
GENWORTH LIFE AND ANNUITY INSURANCE COMPANY**

We have bracketed certain information within the form to indicate variability. We certify that this form will never reflect a lesser benefit or amount than what your state mandates.

We certify that the ranges bracketed will be as follows:

P5404 02/08, Income Booster Endorsement
P5406 02/08, Income Booster Endorsement

Income Adjustment

First and Third Paragraphs:

Benchmark Rate (as referenced throughout the endorsement) is measured no sooner than the 1st and not later than the 31st day of the month preceding no less than the 1st and not later than the 10th anniversary of the Contract Date.

Second Paragraph:

Increase will begin: no sooner than the 1st and no later than the 10th anniversary of the Contract Date.

Officer Signature

Our current president's signature will appear.

P5405 02/08, Income Booster Endorsement
P5407 02/08, Income Booster Endorsement

Income Adjustment

First Paragraph:

Benchmark Rate is measured no sooner than the 1st and not later than the 31st day of the month preceding no less than the 1st and not later than the 10th anniversary of the Contract Date.

Second Paragraph:

Increase will begin: no sooner than the 1st and not later than the 10th anniversary of the Contract Date.

Third Paragraph:

Benchmark Rate as measured no sooner than the 1st and not later than the 31st day of the month preceding no less than the 1st and not later than the 10th anniversary of the Contract Date (is less than the increase in the Benchmark Rate on Data Page), then Benchmark Rate is measured again no sooner than the 1st and not later than the 31st day of month preceding the 1st and not later than the 10th anniversary of the Contract Date.

Fourth Paragraph:

Benchmark Rate is not reported on the day prior to the Contract Date or no sooner than the 1st and not later than the 31st day of the month immediately preceding no less than the 1st and not later than the 10th anniversary of the Contract Date.

Officer Signature

Our current president's signature will appear.

Data Pages – This is an example of the information that will print on the data pages when the endorsement is selected.

[ENDORSEMENT(S)/RIDER(S)]

<u>Form Number</u>	<u>Title</u>	<u>Effective Date</u>
P5404 02/08	Income Booster Endorsement	Contract Date]
Benchmark Rate at Issue:	[03.86%]	

Income Payment Increase Table

Increase in Benchmark Rate on [3rd & 6th] Anniversary Greater than or Equal to:	<u>Income/Annuity Payment Increase Factor:</u>
[1.50]%	[10]%
[1.75]%	[15]%
[2.00]%	[20]%

Variability Ranges for Data Pages

Benchmark Rate: As calculated using Ten-Year Constant Maturity Treasury Index

Income Payment Increase Factors:

Increase in Benchmark Rate: 1% – 4%

Payment Increase Fact: 5% – 30%

None of the above-mentioned items will be bracketed when the endorsement 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,



Paul Loveland
Vice President, Product Compliance

ATTN: LIFE & HEALTH DIVISION, ARKANSAS INSURANCE DEPARTMENT

Company Name: Genworth Life and Annuity Insurance Company

Company NAIC Code: Group 350, Company 65536

Company Contact Person&Telephone #: Brenda Bond (804) 922-5133

* INSURANCE DEPARTMENT USE ONLY *

* * *

* ANALYST: _____ AMOUNT: _____ ROUTE SLIP: _____ *

ALL FEES ARE PER EACH INSURER. PER ANNUAL STATEMENT LINE OF BUSINESS UNLESS OTHERWISE INDICATED.

FEE SCHEDULE FOR ADMITTED INSURERS

RATE/FORM FILINGS

Life and/or Disability policy form filing and review, per each policy, contract, annuity form, per each insurer, per each filing. _ X \$ 50=
**Retaliatory

Life and/or Disability - Filing and review of each rate filing or loss ratio guarantee filing, per each insurer. *_X\$ 50=
**Retaliatory

Life and/or Disability Policy, Contract or Annuity Forms: Filing and review of each certificate, rider, endorsement or application if each is filed separately from the basic form. _4 X \$20= \$80.00
**Retaliatory

Life and/or Disability: Filing and review of Insurer's advertisements, per advertisement, per each insurer. *_X\$ 25=
**Retaliatory

AMEND CERTIFICATE OF AUTHORITY

Review and processing of information to amend an Insurer's Certificate of Authority. *_X\$400=

Filing to amend Certificate of Authority. ***_X\$100=