

SERFF Tracking Number: GEFA-125747797 State: Arkansas
Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 39769
Company Tracking Number:
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: GLAIC FlexPlus Sex-Distinct Conversion Endorsement
Project Name/Number: /

Filing at a Glance

Company: Genworth Life and Annuity Insurance Company

Product Name: GLAIC FlexPlus Sex-Distinct SERFF Tr Num: GEFA-125747797 State: ArkansasLH

Conversion Endorsement

TOI: L08 Life - Other

SERFF Status: Closed

State Tr Num: 39769

Sub-TOI: L08.000 Life - Other

Co Tr Num:

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Authors: April Bauserman, Renee

Disposition Date: 08/01/2008

Benard, Sharon Panzarino, J.R.

Swisher

Date Submitted: 07/29/2008

Disposition Status: Approved

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 08/01/2008

State Status Changed: 08/01/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Genworth Life and Annuity Insurance Company

NAIC# 4011-65536 FEIN# 54-0283385

Form Number(s): GLAEFXCONV0808

SERFF Tracking Number: GEFA-125747797 State: Arkansas
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For use with previously approved form no. GLAULFX0108 et al

Dear Commissioner/Director:

Enclosed for your official approval is the above referenced endorsement. This form is new and does not replace any form previously approved by your department. Under separate cover, this form is also being filed for our sister company, Genworth Life Insurance Company. It will be used with form number GLAULFX0108 et al, which was approved by your department on 4/16/2008.

Endorsement form number GLAEFXCONV0808 will be used when an insured converts from a term life policy to previously approved form number GLAULFX0108 et al, which is a flexible premium adjustable life insurance policy. GLAEFXCONV0808 amends the Suicide and Incontestability sections.

This form was approved by the Virginia Department of Insurance on 7/25/2008.

Applicable certifications, filing forms and fees, if any, are enclosed.

Thank you, in advance, for your assistance with this filing.

Sincerely,

April Bauserman
(434) 948-5451
April.Bauserman@genworth.com

Company and Contact

Filing Contact Information

April Bauserman, Contracts SME
P O Box 1280
Lynchburg, VA 24502

April.Bauserman@genworth.com
(888) 325-5433 [Phone]
(434) 948-5934[FAX]

Filing Company Information

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Genworth Life and Annuity Insurance Company CoCode: 65536

6620 W Broad Street Group Code: 350

Richmond, VA 23230

(804) 281-6600 ext. [Phone]

Group Name:

FEIN Number: 54-0283385

State of Domicile: Virginia

Company Type: LifeHealth &
Annuity

State ID Number:

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Filing Fees

Fee Required? Yes
Fee Amount: \$20.00
Retaliatory? No
Fee Explanation: Based on Arkansas \$20 per form filed separately from the policy requirement.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Genworth Life and Annuity Insurance Company	\$20.00	07/29/2008	21644100

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	08/01/2008	08/01/2008

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Disposition

Disposition Date: 08/01/2008

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		Yes
Form	Endorsement		Yes

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Form Schedule

Lead Form Number: GLAEFXCONV0808

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	GLAEFXCONV0808	Policy/Cont Endorsement ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		54	GLAEFXCONV0808 7-25-08.pdf

Genworth Life Insurance and Annuity Company

[Service Center: 3100 Albert Lankford Drive]
[Lynchburg, VA 24501]

ENDORSEMENT

Insured [John Doe] [SPECIMEN] Policy Number
Incontestability
Date [November 1, 2008]

“GENERAL PROVISIONS” sections “SUICIDE” and “INCONTESTABILITY” are amended to read as follows:

6.8 SUICIDE

“If the Insured, while sane or insane, dies by suicide while this policy is in effect and prior to, but not including, the Incontestability Date specified above, the death proceeds under this Policy will be an amount that equals:

- the sum of all premiums paid; minus
- the Loan Balance on the date of the Insured’s death; minus
- the sum of all Gross Withdrawal Amounts.

With respect to an increase in Specified Amount, if the Insured, while sane or insane, dies by suicide within two years beginning with the effective date of the increase, but on or after the Incontestability Date specified above, the death proceeds will be an amount that equals:

- the death benefit as defined in the Death Benefit provision (section 8.1) assuming the increase had not occurred; plus
- the additional monthly deductions attributable to the increase in Specified Amount, accumulated at the interest rates credited to the Policy Value; minus
- the Loan Balance on the date of the Insured’s death.

6.9 INCONTESTABILITY

“With respect to statements made in the original application, this policy is not contestable except for fraud on and after the Incontestability Date specified above provided the Insured is alive on this date. With respect to statements made in a supplemental application, the applicable policy change is not contestable except for fraud after it has been in effect during the Insured’s lifetime for a period of two years beginning with the effective date of the change. With respect to statements made in an application for reinstatement, this Policy is not contestable except for fraud after it has been in effect during the Insured’s lifetime for a period of two years beginning with the date of reinstatement.

This provision applies to any Rider that does not contain a provision regarding contestability.”



Secretary

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Rate Information

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Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice

07/25/2008

Comments:

Attachment:

GLAIC Readability Signed.pdf

Review Status:

Satisfied -Name: Application

07/25/2008

Comments:

Application form numbers GEFA-599 and GEFA-504 are used with previously approved form number GLAULFX0108, which is the policy this endorsement will be attached to. GEFA-599 and GEFA-504 were approved by your department on 5/30/2000.

I hereby certify that this filing meets the policy language simplification (readability) requirements of the insurance laws of your state.

Using a computer software program, the Flesch reading ease test score is:

<u>Form No.</u>	<u>Title</u>	<u>Score</u>
GLAEFXCONV0808 *scored with policy form GLAULFX0108	Endorsement	54.5*

7/25/2008
Date

Nancy Robertson
Nancy Robertson
Vice President