

SERFF Tracking Number: GEFA-126066215 State: Arkansas
Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 41793
Company Tracking Number: P5423 01/09
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.003 Single Premium
Product Name: Income Protector
Project Name/Number: Income Protector/P5423 01/09

Filing at a Glance

Company: Genworth Life and Annuity Insurance Company

Product Name: Income Protector

SERFF Tr Num: GEFA-126066215 State: Arkansas

TOI: A03I Individual Annuities - Deferred Variable

SERFF Status: Closed-Approved- Closed State Tr Num: 41793

Sub-TOI: A03I.003 Single Premium

Co Tr Num: P5423 01/09

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Author: Brenda Bond

Disposition Date: 03/17/2009

Date Submitted: 03/10/2009

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Income Protector

Status of Filing in Domicile: Pending

Project Number: P5423 01/09

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Filed on 3/10/09 in Virginia, our domicile.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 03/17/2009

Explanation for Other Group Market Type:

State Status Changed: 03/17/2009

Deemer Date:

Created By: Brenda Bond

Submitted By: Brenda Bond

Corresponding Filing Tracking Number:

Filing Description:

Genworth Life and Annuity Insurance Company

NAIC Group 350, Company 65536

P5423 01/09, Guaranteed Minimum Withdrawal Benefit for Life Rider

P5423DB 01/09, Guaranteed Minimum Withdrawal Benefit for Life Rider

We are submitting these forms for your review and approval. They are new forms and will not replace any existing forms. These forms were submitted to our domicile state, Virginia, on 03/10/09. They will be submitted to all states in which we are licensed.

SERFF Tracking Number: GEFA-126066215 State: Arkansas
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Project Name/Number: Income Protector/P5423 01/09

P5423 01/09 and P5423DB 01/09 will be used with future issues of

Form Number Title Approval Date
P1165A 4/05 Flexible Premium Variable Deferred Annuity Contract 09/16/05

We may also offer these riders with any contract approved by your Department.

These Guaranteed Minimum Withdrawal Benefit for Life Riders are elective riders that may be purchased with the variable annuity contracts. The rider guarantees that if you limit total Gross Withdrawals in a Benefit Year to an amount no greater than the Withdrawal Limit, then the owner will be eligible to receive total Gross Withdrawals in each Benefit Year equal to the Withdrawal Limit, until the death of the last Annuitant. P5423DB 01/09 includes a principal protection death benefit, which is the greater of return of purchase payments or the contract value reduced dollar for dollar for withdrawals.

These GMWB riders provide benefits similar to P5409 05/08 and P5409DB 05/08, approved on 07/10/08 (and again to correct error on 08/05/08). The major differences on the new riders include:

- Minimum Issue age changed to 50 (previously 45)
- Maximum charge that can be assessed for the guaranteed minimum withdrawal benefit has increased from 2.00% to 2.50% of the benefit base, as defined and determined under the rider, and the maximum charge that can be assessed for the principal protection death benefit has increased from 0.50% to 1.00% of the value of the principal protection death benefit, as defined and determined under the rider.
- The Roll-Up Period is now the earlier of 10 years or the first withdrawal (previously the earlier of first withdrawal or later of 10 years or age 65)
- Coverage can be dropped after the seventh contract anniversary (previous version on 5th contract anniversary)
- Spousal continuation is now available to annuitant only (no continuation for designated beneficiary who is not an annuitant)
- Only first year purchase payments impact the PPBA and Rollup Value (previously, all purchase payments could potentially impact PPBA and Rollup Value)
- No reset of Rollup Value to MAV (previously, Rollup Value would reset to MAV, if higher, on anniversary)

We certify the charge for the rider will never be greater than an annual rate of:

2.50% of the benefit base, as defined and determined under the rider, for the guaranteed minimum withdrawal benefit and 1.00% of the value of the principal protection death benefit, as defined and determined under the rider, for the principal protection death benefit.

SERFF Tracking Number: GEFA-126066215 State: Arkansas
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We have bracketed certain information within the rider to indicate variability. These items are bracketed to indicate that we may change them for future issues without having to resubmit the riders to your Department for approval. Each item is addressed in the Statement of Variability.

The issue ages are 50 through 85.

Licensed agents and brokers selling through traditional distribution systems, as well as to customers of financial institutions, will market these variable annuity products. We also intend to vary optional riders and/or Subaccount availability based upon the distributor or market.

A readability certification has not been included with this submission as these forms are regulated as a security by the Securities and Exchange Commission (SEC) and are not subject to readability requirements.

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) 289-6825

Company and Contact

Filing Contact Information

Brenda Bond, Contract Analyst brenda.bond@genworth.com
6610 W Broad Street 804-922-5133 [Phone]
RI&I - 3rd Floor 804-281-6916 [FAX]
Richmond, VA 23230

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 &
Annuity
Richmond, VA 23230 Group Name: State ID Number:
(804) 281-6600 ext. [Phone] FEIN Number: 54-0283385

SERFF Tracking Number: GEFA-126066215 State: Arkansas
Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 41793
Company Tracking Number: P5423 01/09
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.003 Single Premium
Product Name: Income Protector
Project Name/Number: Income Protector/P5423 01/09

Filing Fees

Fee Required? Yes
Fee Amount: \$40.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Genworth Life and Annuity Insurance Company	\$40.00	03/10/2009	26286844

SERFF Tracking Number: GEFA-126066215 State: Arkansas
Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 41793
Company Tracking Number: P5423 01/09
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.003 Single Premium
Product Name: Income Protector
Project Name/Number: Income Protector/P5423 01/09

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	03/17/2009	03/17/2009

SERFF Tracking Number: GEFA-126066215 State: Arkansas
 Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 41793
 Company Tracking Number: P5423 01/09
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.003 Single Premium
 Product Name: Income Protector
 Project Name/Number: Income Protector/P5423 01/09

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Variability		Yes
Supporting Document	Compliance Certification		Yes
Supporting Document	Fee form		Yes
Form	Guaranteed Minimum Withdrawal Benefit for Life Rider		Yes
Form	Guaranteed Minimum Withdrawal Benefit for Life Rider		Yes

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Form Schedule

Lead Form Number: P5423 01/009

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	P5423 01/09	Policy/Cont	Guaranteed ract/Fratern Minimum Withdrawal al Benefit for Life Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	P5423_0109.pdf
	P5423DB 01/09	Policy/Cont	Guaranteed ract/Fratern Minimum Withdrawal al Benefit for Life Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	P5423db_0109.pdf

GENWORTH LIFE AND ANNUITY INSURANCE COMPANY

GUARANTEED MINIMUM WITHDRAWAL BENEFIT FOR LIFE RIDER

This rider is added to the Contract. It provides for a guaranteed minimum withdrawal benefit for the life of the Annuitant(s) as described below. In order to obtain the full benefit described in this rider, your withdrawals must be limited. You must allocate all Purchase Payments and Contract Value to the Investment Strategy at all times. You may terminate this rider apart from the Contract on any Contract anniversary on or after the [7th] Contract anniversary.

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

Asset Allocation Model(s) – The Asset Allocation Model(s) shown on the Contract Data Pages.

Benefit Base – The amount used to calculate the Withdrawal Limit.

Benefit Year – Each one-year period following the Contract Date and each anniversary of that date.

Designated Subaccounts – The Designated Subaccounts shown on the Contract Data Pages.

Gross Withdrawal – An amount withdrawn from Contract Value including any surrender charge, any taxes withheld and any applicable premium taxes.

Investment Strategy – The Asset Allocation Model(s) and/or Designated Subaccounts for this rider.

Maximum Anniversary Value – An amount used to calculate the Benefit Base.

Purchase Payment Benefit Amount – An amount used to calculate the Benefit Base.

Roll-Up Value – An amount used to calculate the Benefit Base.

Withdrawal Factor – The percentage shown on the Contract Data Pages used to establish the Withdrawal Limit.

Withdrawal Limit – The total amount you may withdraw in a Benefit Year without reducing the guaranteed minimum withdrawal benefit provided under this rider.

Investment Strategy

You must allocate all Purchase Payments and Contract Value to the Investment Strategy at all times. The Investment Strategy options available on the Contract Date are shown on the Contract Data Pages and may include Designated Subaccounts and/or Asset Allocation Models. The composition of the Investment Strategy may change from time to time. Any change to the composition of the Investment Strategy will be communicated to you in writing prior to the Contract anniversary date. Changes to the Investment Strategy may include the addition of Asset Allocation Models or Designated Subaccounts, the removal of one or more Asset Allocation Models or Designated Subaccounts, or the removal of all Asset Allocation Models

or all Designated Subaccounts. Changes to the Investment Strategy will apply upon reset, as described in the Maximum Anniversary Value and Reset section below.

On a monthly basis, we will rebalance Contract Value to the Subaccounts in accordance with the percentages allocated. In addition, on any Valuation Day after any transaction involving a withdrawal, receipt of a Purchase Payment or a transfer of Contract Value, we will rebalance Contract Value to the Subaccounts in accordance with the percentages allocated, unless you instruct us otherwise. Your allocation instructions must always comply with the Investment Strategy.

Guaranteed Minimum Withdrawal Benefit

If you limit total Gross Withdrawals in a Benefit Year to an amount no greater than the Withdrawal Limit, then you will be eligible to receive total Gross Withdrawals in each Benefit Year equal to the Withdrawal Limit until the last death of an Annuitant.

Withdrawal Limit

The Withdrawal Limit is calculated on each Valuation Day. The Withdrawal Limit equals the Benefit Base multiplied by the Withdrawal Factor. The Withdrawal Factor percentages are shown on the Contract Data Pages.

The Withdrawal Factor is based on the age of the younger Annuitant. The Withdrawal Factor will be fixed on the earlier of the Valuation Day of the first withdrawal and the Valuation Day your Contract Value is less than or equal to [13/12 multiplied by the most recently calculated Withdrawal Limit].

Benefit Base

The Benefit Base is an amount used to establish the Withdrawal Limit. The Benefit Base on the Contract Date is equal to the initial Purchase Payment. On each Valuation Day, the Benefit Base is the greatest of the Purchase Payment Benefit Amount, the Roll-Up Value and the Maximum Anniversary Value. The Benefit Base may change as a result of a Purchase Payment, withdrawal, or reset as described below.

Purchase Payments

Purchase Payments applied to your Contract before the [1st] Contract anniversary will adjust your Purchase Payment Benefit Amount and may adjust your Roll-Up Value as described in the Roll-Up Value section below. You must allocate all Purchase Payments and Contract Value to the Investment Strategy at all times. Additional Purchase Payments made on or after the [1st] Contract anniversary will be applied to your Contract Value but will not adjust the Purchase Payment Benefit Amount and/or Roll-Up Value.

Purchase Payment Benefit Amount

The Purchase Payment Benefit Amount will equal your Purchase Payment(s) made before the [1st] Contract anniversary.

On any Valuation Day you make a Gross Withdrawal, if that Gross Withdrawal plus all prior Gross Withdrawals within that Benefit Year is in excess of the Withdrawal Limit, your Purchase Payments Benefit Amount will be reduced on a pro-rata basis by the excess amount as described in the **Withdrawals** section below.

Roll-Up Value

The Roll-Up Value on the Contract Date is equal to the initial Purchase Payment. We will increase your Roll-Up Value on each day. On any day before and including the [1st] Contract anniversary, the Roll-Up Value is equal to the sum of (a) and (b), multiplied by (c), where:

- (a) is the Roll-Up Value on the prior day;
- (b) is any Purchase Payment(s) made on the prior Valuation Day; and
- (c) is the daily roll-up factor shown on the Contract Data Pages.

On any day after the [1st] Contract anniversary, the Roll-Up Value is equal to (a) multiplied by (b), where:

- (a) is the Roll-Up Value on the prior day; and
- (b) is the daily roll-up factor shown on the Contract Data Pages.

The Roll-Up Value will continue to increase until the date of the first withdrawal or the [10th] anniversary of the Contract Date.

On any Valuation Day you make a Gross Withdrawal, if that Gross Withdrawal plus all prior Gross Withdrawals within that Benefit Year is in excess of the Withdrawal Limit, your Roll-Up Value will be reduced on a pro-rata basis by the excess amount as described in the **Withdrawals** section below. The Roll-Up Value will not increase after this date.

Maximum Anniversary Value and Reset

The Maximum Anniversary Value on the Contract Date is equal to the initial Purchase Payment. On each Contract anniversary, if the Contract Value is greater than the current Maximum Anniversary Value, the Maximum Anniversary Value will be increased to the Contract Value. If this day is not a Valuation Day, this reset will occur on the next Valuation Day.

On any Valuation Day you make a Gross Withdrawal, if that Gross Withdrawal plus all prior Gross Withdrawals within that Benefit Year is in excess of the Withdrawal Limit, your Maximum Anniversary Value will be reduced on a pro-rata basis by the excess amount as described in the **Withdrawals** section below.

On the Valuation Day we reset your Maximum Anniversary Value, we will reset the Investment Strategy to the current Investment Strategy and reset the charges for this rider. The new charges, which may be higher than your previous charges, will never exceed the maximum rider charges as shown on the Contract Data Pages.

Resets will occur automatically unless such automatic resets are or have been terminated as described below.

Automatic resets will continue until and unless:

- (a) you submit a written request to terminate automatic resets (such request must be received [at least 15 days] prior to the Contract anniversary date);
- (b) the Investment Strategy changes, allocations are affected, and we do not receive confirmation of new allocations;
- (c) the Annuity Commencement Date is reached; or
- (d) there is a change in ownership of the Contract.

If automatic resets have terminated, you may later reinstate automatic resets for any future Contract anniversary by submitting a written request to do so; provided you are following the Investment Strategy and you have not reached the Annuity Commencement Date.

Any change to the charges or to the required Investment Strategy for this rider will be communicated to you in writing prior to the Contract anniversary date. Upon reset, these changes will apply. The reset provision will end if, on the Contract anniversary, any Annuitant is older than the maximum reset age as shown on the Contract Data Pages.

Withdrawals

If a Gross Withdrawal plus all prior Gross Withdrawals within a Benefit Year is in excess of the Withdrawal Limit, your Purchase Payment Benefit Amount, Roll-Up Value and Maximum Anniversary Value will be recalculated to reflect a pro-rata reduction for each dollar that is in excess of your Withdrawal Limit. Your new Purchase Payment Benefit Amount, Roll-Up Value and Maximum Anniversary Value after such a withdrawal will be calculated by multiplying each of (a) by (b), divided by (c), where:

- (a) is the Purchase Payment Benefit Amount, Roll-Up Value and Maximum Anniversary Value before the Gross Withdrawal;
- (b) is the Contract Value after the Gross Withdrawal; and
- (c) is the Contract Value before the Gross Withdrawal reduced by any remaining Withdrawal Limit.

For purposes of (c) above, "any remaining Withdrawal Limit" is the Gross Withdrawal that could have been taken without exceeding the Withdrawal Limit.

If the total Gross Withdrawals in a Benefit Year are less than or equal to the Withdrawal Limit, we will waive any surrender charge on the Gross Withdrawals.

Required Minimum Distributions

If the required minimum distribution amount, attributable to the Contract Value, calculated for a calendar year (RMD amount), exceeds the Withdrawal Limit for the Benefit Year within which the calendar year begins (current Benefit Year), the excess, if distributed, will not be treated as an excess withdrawal for the current Benefit Year. If the RMD amount is not distributed in the current Benefit Year, the lesser of amount (a) or (b), if distributed, will not be treated as an excess withdrawal for the subsequent Benefit Year, where:

- (a) is the difference between the RMD amount and the sum of withdrawals made during the current Benefit Year; and
- (b) is the difference between the RMD amount and the Withdrawal Limit for the current Benefit Year.

As used in this provision, the RMD amount shall not exceed the RMD amount calculated under the Internal Revenue Code [of 1986] and regulations issued thereunder, as in effect on the Contract Date.

The RMD amount for a Joint Annuitant for years after the year of death of the Annuitant shall be determined under the life expectancy method as provided in the Internal Revenue Code [of 1986] and regulations issued thereunder, as in effect on the Contract Date.

Reduction in Contract Value

After taking a withdrawal, your Contract Value may be less than the amount required to keep your Contract in effect. In this event, or if your Contract Value is less than or equal to [13/12 multiplied by the most recently calculated Withdrawal Limit], the following will occur:

- If the Withdrawal Limit is less than [\$100], we will pay you the greater of the following:
 - (a) the Contract Value; and
 - (b) a lump sum equal to the present value of future lifetime payments in the amount of the Withdrawal Limit calculated using the [2000 Annuity Mortality Table] and an interest rate of [3%].
- If the Withdrawal Limit is greater than [\$100], we will begin Income Payments. We will make payments of a fixed amount for the life of the Annuitant or, if there are Joint Annuitants, the last surviving Annuitant. The fixed amount payable annually will equal the most recently calculated Withdrawal Limit. We will make payments monthly unless agreed otherwise. If the monthly amount is less than [\$100], we will reduce the frequency so that the payment will be at least [\$100].

For purposes of this provision, the first annuity year is the period of time between the date we begin Income Payments and the next Contract anniversary. Subsequent annuity years are the one-year periods beginning on each Contract anniversary. Income Payments in the first annuity year are adjusted for withdrawals taken since the last Contract anniversary. The total of all Income Payments made in the first annuity year will equal the greater of zero and (a) minus (b), where:

- (a) is the most recently calculated Withdrawal Limit; and
- (b) is any withdrawal(s) made since the last Contract anniversary.

Death Provisions

At the death of any Annuitant, a Death Benefit may be payable under the Contract. The Death Benefit, if any, will be paid according to the distribution rules under the Contract.

If the designated beneficiary is a surviving spouse who is an Annuitant and who elects to continue the Contract as the Owner, this rider will continue. The Purchase Payment Benefit Amount, Roll-Up Value and Maximum Anniversary Value will be the same as it was under the Contract for the deceased Owner. If no withdrawals were taken prior to the first Valuation Day we receive due proof of death and all required forms at our [Home Office], the Withdrawal Factor for the surviving spouse will be established based on the age of the surviving spouse on the date of the first Gross Withdrawal for the surviving spouse. Otherwise, the Withdrawal Factor will continue as it was under the Contract for the deceased Owner.

If the designated beneficiary is not an Annuitant this rider will not continue. The rider and the rider charge will terminate.

Rider Charge

A charge will be assessed for the guaranteed minimum withdrawal benefit. The charge for the guaranteed minimum withdrawal benefit is calculated [quarterly] as a percentage of the Benefit Base and deducted [quarterly] from the Contract Value. The charge is shown on the Contract Data Pages. We may apply a different charge for the rider for a Contract that is a single

Annuitant contract and a Contract that is a Joint Annuitant contract. Once a Contract is a Joint Annuitant contract and the Joint Annuitant rider charge is applied, the Joint Annuitant rider charge will continue while the rider is in effect. If a spouse is added as Joint Annuitant after the Contract is issued, a new charge may apply. This new charge may be higher than the charge previously applied to your Contract. The charge for this rider will never exceed the maximum charge as shown on the Contract Data Pages. On the day the rider and/or the Contract terminates, the charge for this rider will be calculated, prorata, and deducted.

When this Rider is Effective

The rider becomes effective on the Contract Date. It will remain in effect while this Contract is in force and before the Annuity Commencement Date. You may terminate this rider apart from the Contract on any Contract anniversary on or after the [7th] Contract anniversary. Otherwise this rider and the corresponding charges will terminate on the Annuity Commencement Date.

Change of Ownership

We must approve any assignment or sale of this Contract unless under a court ordered assignment.

Issue Age

This rider is only available if all Annuitants are no younger than age [50] and no older than age [85] on the Contract Date.

General Provisions

For purposes of this rider:

- A non-natural entity Owner must name an Annuitant and may name the Annuitant's spouse as a Joint Annuitant.
- An individual (natural person) Owner must also be an Annuitant and may name his/her spouse as Joint Annuitant at issue.
- A Joint Owner must be the Owner's spouse.
- If you marry after issue, you may add your spouse as a Joint Owner and Joint Annuitant or as a Joint Annuitant only, subject to our approval.

For Genworth Life and Annuity Insurance Company,

[]
[Pamela S. Schutz]
President

GENWORTH LIFE AND ANNUITY INSURANCE COMPANY

GUARANTEED MINIMUM WITHDRAWAL BENEFIT FOR LIFE RIDER

This rider is added to the Contract. It provides for a guaranteed minimum withdrawal benefit for the life of the Annuitant(s) as described below. In order to obtain the full benefit described in this rider, your withdrawals must be limited. You must allocate all Purchase Payments and Contract Value to the Investment Strategy at all times. You may terminate this rider apart from the Contract on any Contract anniversary on or after the [7th] Contract anniversary.

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

Asset Allocation Model(s) – The Asset Allocation Model(s) shown on the Contract Data Pages.

Benefit Base – The amount used to calculate the Withdrawal Limit.

Benefit Year – Each one-year period following the Contract Date and each anniversary of that date.

Designated Subaccounts – The Designated Subaccounts shown on the Contract Data Pages.

Gross Withdrawal – An amount withdrawn from Contract Value including any surrender charge, any taxes withheld and any applicable premium taxes.

Investment Strategy – The Asset Allocation Model(s) and/or Designated Subaccounts for this rider.

Maximum Anniversary Value – An amount used to calculate the Benefit Base.

Principal Protection Death Benefit – The death benefit provided under this rider for an additional charge.

Purchase Payment Benefit Amount – An amount used to calculate the Benefit Base.

Roll-Up Value – An amount used to calculate the Benefit Base.

Withdrawal Factor – The percentage shown on the Contract Data Pages used to establish the Withdrawal Limit.

Withdrawal Limit – The total amount you may withdraw in a Benefit Year without reducing the guaranteed minimum withdrawal benefit provided under this rider.

Investment Strategy

You must allocate all Purchase Payments and Contract Value to the Investment Strategy at all times. The Investment Strategy options available on the Contract Date are shown on the Contract Data Pages and may include Designated Subaccounts and/or Asset Allocation Models. The composition of the Investment Strategy may change from time to time. Any change to the composition of the Investment Strategy will be communicated to you in writing prior to the Contract anniversary date. Changes to the Investment Strategy may include the addition of

Asset Allocation Models or Designated Subaccounts, the removal of one or more Asset Allocation Models or Designated Subaccounts, or the removal of all Asset Allocation Models or all Designated Subaccounts. Changes to the Investment Strategy will apply upon reset, as described in the Maximum Anniversary Value and Reset section below.

On a monthly basis, we will rebalance Contract Value to the Subaccounts in accordance with the percentages allocated. In addition, on any Valuation Day after any transaction involving a withdrawal, receipt of a Purchase Payment or a transfer of Contract Value, we will rebalance Contract Value to the Subaccounts in accordance with the percentages allocated, unless you instruct us otherwise. Your allocation instructions must always comply with the Investment Strategy.

Guaranteed Minimum Withdrawal Benefit

If you limit total Gross Withdrawals in a Benefit Year to an amount no greater than the Withdrawal Limit, then you will be eligible to receive total Gross Withdrawals in each Benefit Year equal to the Withdrawal Limit until the last death of an Annuitant.

Withdrawal Limit

The Withdrawal Limit is calculated on each Valuation Day. The Withdrawal Limit equals the Benefit Base multiplied by the Withdrawal Factor. The Withdrawal Factor percentages are shown on the Contract Data Pages.

The Withdrawal Factor is based on the age of the younger Annuitant. The Withdrawal Factor will be fixed on the earlier of the Valuation Day of the first withdrawal and the Valuation Day your Contract Value is less than or equal to [13/12 multiplied by the most recently calculated Withdrawal Limit].

Benefit Base

The Benefit Base is an amount used to establish the Withdrawal Limit. The Benefit Base on the Contract Date is equal to the initial Purchase Payment. On each Valuation Day, the Benefit Base is the greatest of the Purchase Payment Benefit Amount, the Roll-Up Value and the Maximum Anniversary Value. The Benefit Base may change as a result of a Purchase Payment, withdrawal, or reset as described below.

Purchase Payments

Purchase Payments applied to your Contract before the [1st] Contract anniversary will adjust your Purchase Payment Benefit Amount and Principal Protection Death Benefit, and may adjust your Roll-Up Value as described in the Roll-Up Value section below. You must allocate all Purchase Payments and Contract Value to the Investment Strategy at all times. Additional Purchase Payments made on or after the [1st] Contract anniversary will be applied to your Contract Value but will not adjust the Purchase Payment Benefit Amount and/or Roll-Up Value.

Upon written notification, we reserve the right to not adjust the Principal Protection Death Benefit for any additional Purchase Payments made after the [1st] Contract anniversary.

Purchase Payment Benefit Amount

The Purchase Payment Benefit Amount will equal your Purchase Payment(s) made before the [1st] Contract anniversary.

On any Valuation Day you make a Gross Withdrawal, if that Gross Withdrawal plus all prior Gross Withdrawals within that Benefit Year is in excess of the Withdrawal Limit, your Purchase Payments Benefit Amount will be reduced on a pro-rata basis by the excess amount as described in the **Withdrawals** section below.

Roll-Up Value

The Roll-Up Value on the Contract Date is equal to the initial Purchase Payment. We will increase your Roll-Up Value on each day. On any day before and including the [1st] Contract anniversary, the Roll-Up Value is equal to the sum of (a) and (b), multiplied by (c), where:

- (a) is the Roll-Up Value on the prior day;
- (b) is any Purchase Payment(s) made on the prior Valuation Day; and
- (c) is the daily roll-up factor shown on the Contract Data Pages.

On any day after the [1st] Contract anniversary, the Roll-Up Value is equal to (a) multiplied by (b), where:

- (a) is the Roll-Up Value on the prior day; and
- (b) is the daily roll-up factor shown on the Contract Data Pages.

The Roll-Up Value will continue to increase until the date of the first withdrawal or the [10th] anniversary of the Contract Date.

On any Valuation Day you make a Gross Withdrawal, if that Gross Withdrawal plus all prior Gross Withdrawals within that Benefit Year is in excess of the Withdrawal Limit, your Roll-Up Value will be reduced on a pro-rata basis by the excess amount as described in the **Withdrawals** section below. The Roll-Up Value will not increase after this date.

Maximum Anniversary Value and Reset

The Maximum Anniversary Value on the Contract Date is equal to the initial Purchase Payment. On each Contract anniversary, if the Contract Value is greater than the current Maximum Anniversary Value, the Maximum Anniversary Value will be increased to the Contract Value. If this day is not a Valuation Day, this reset will occur on the next Valuation Day.

On any Valuation Day you make a Gross Withdrawal, if that Gross Withdrawal plus all prior Gross Withdrawals within that Benefit Year is in excess of the Withdrawal Limit, your Maximum Anniversary Value will be reduced on a pro-rata basis by the excess amount as described in the **Withdrawals** section below.

On the Valuation Day we reset your Maximum Anniversary Value, we will reset the Investment Strategy to the current Investment Strategy and reset the charges for this rider. The new charges, which may be higher than your previous charges, will never exceed the maximum rider charges as shown on the Contract Data Pages.

Resets will occur automatically unless such automatic resets are or have been terminated as described below.

Automatic resets will continue until and unless:

- (a) you submit a written request to terminate automatic resets (such request must be received [at least 15 days] prior to the Contract anniversary date);
- (b) the Investment Strategy changes, allocations are affected, and we do not receive confirmation of new allocations;
- (c) the Annuity Commencement Date is reached; or

(d) there is a change in ownership of the Contract.

If automatic resets have terminated, you may later reinstate automatic resets for any future Contract anniversary by submitting a written request to do so; provided you are following the Investment Strategy and you have not reached the Annuity Commencement Date.

Any change to the charges or to the required Investment Strategy for this rider will be communicated to you in writing prior to the Contract anniversary date. Upon reset, these changes will apply. The reset provision will end if, on the Contract anniversary, any Annuitant is older than the maximum reset age as shown on the Contract Data Pages.

Withdrawals

If a Gross Withdrawal plus all prior Gross Withdrawals within a Benefit Year is in excess of the Withdrawal Limit, your Purchase Payment Benefit Amount, Principal Protection Death Benefit, Roll-Up Value, and Maximum Anniversary Value will be recalculated to reflect a pro-rata reduction for each dollar that is in excess of your Withdrawal Limit. Your new Purchase Payment Benefit Amount, Principal Protection Death Benefit, Roll-Up Value and Maximum Anniversary Value after such a withdrawal will be calculated by multiplying each of (a) by (b), divided by (c), where:

- (a) is the Purchase Payment Benefit Amount, Principal Protection Death Benefit, Roll-Up Value and Maximum Anniversary Value before the Gross Withdrawal;
- (b) is the Contract Value after the Gross Withdrawal; and
- (c) is the Contract Value before the Gross Withdrawal reduced by any remaining Withdrawal Limit.

For purposes of (c) above, "any remaining Withdrawal Limit" is the Gross Withdrawal that could have been taken without exceeding the Withdrawal Limit.

If the total Gross Withdrawals in a Benefit Year are less than or equal to the Withdrawal Limit, we will waive any surrender charge on the Gross Withdrawals.

Required Minimum Distributions

If the required minimum distribution amount, attributable to the Contract Value, calculated for a calendar year (RMD amount), exceeds the Withdrawal Limit for the Benefit Year within which the calendar year begins (current Benefit Year), the excess, if distributed, will not be treated as an excess withdrawal for the current Benefit Year. If the RMD amount is not distributed in the current Benefit Year, the lesser of amount (a) or (b), if distributed, will not be treated as an excess withdrawal for the subsequent Benefit Year, where:

- (a) is the difference between the RMD amount and the sum of withdrawals made during the current Benefit Year; and
- (b) is the difference between the RMD amount and the Withdrawal Limit for the current Benefit Year.

As used in this provision, the RMD amount shall not exceed the RMD amount calculated under the Internal Revenue Code [of 1986] and regulations issued thereunder, as in effect on the Contract Date.

The RMD amount for a Joint Annuitant for years after the year of death of the Annuitant shall be determined under the life expectancy method as provided in the Internal Revenue Code [of 1986] and regulations issued thereunder, as in effect on the Contract Date.

Reduction in Contract Value

After taking a withdrawal, your Contract Value may be less than the amount required to keep your Contract in effect. In this event, or if your Contract Value is less than or equal to [13/12 multiplied by the most recently calculated Withdrawal Limit], the following will occur:

- If the Withdrawal Limit is less than [\$100], we will pay you the greatest of the following:
 - (a) the Contract Value;
 - (b) a lump sum equal to the present value of future lifetime payments in the amount of the Withdrawal Limit calculated using the [2000 Annuity Mortality Table] and an interest rate of [3%]; and
 - (c) the Principal Protection Death Benefit.
- If the Withdrawal Limit is greater than [\$100], we will begin Income Payments. We will make payments of a fixed amount for the life of the Annuitant or, if there are Joint Annuitants, the last surviving Annuitant. The fixed amount payable annually will equal the most recently calculated Withdrawal Limit. We will make payments monthly unless agreed otherwise. If the monthly amount is less than [\$100], we will reduce the frequency so that the payment will be at least [\$100]. The Principal Protection Death Benefit will continue under this provision. The Principal Protection Death Benefit will be reduced by each payment. The Principal Protection Death Benefit, if any, will be payable on the last death of an Annuitant.

For purposes of this provision, the first annuity year is the period of time between the date we begin Income Payments and the next Contract anniversary. Subsequent annuity years are the one-year periods beginning on each Contract anniversary. Income Payments in the first annuity year are adjusted for withdrawals taken since the last Contract anniversary. The total of all Income Payments made in the first annuity year will equal the greater of zero and (a) minus (b), where:

- (a) is the most recently calculated Withdrawal Limit; and
- (b) is any withdrawal(s) made since the last Contract anniversary.

Principal Protection Death Benefit

The Principal Protection Death Benefit is used to determine the death benefit at the death of last Annuitant, if any, payable under this Contract and rider as described in the Death Provisions section below.

The Principal Protection Death Benefit on the Contract Date is equal to the initial Purchase Payment. Purchase Payments in a Benefit Year increase the Principal Protection Death Benefit. Upon written notification, we reserve the right to not adjust the Principal Protection Death Benefit for any additional Purchase Payments made after the [1st] Contract anniversary.

Gross Withdrawals in a Benefit Year decrease the Principal Protection Death Benefit. If a Gross Withdrawal plus all prior Gross Withdrawals within that Benefit Year is less than or equal to the Withdrawal Limit, the Principal Protection Death Benefit will be reduced by the Gross Withdrawal. If a Gross Withdrawal plus all prior Gross Withdrawals within that Benefit Year is in excess of the Withdrawal Limit, your Principal Protection Death Benefit will be reduced on a pro-rata basis for each dollar that is in excess of your Withdrawal Limit, as described in the Withdrawal section above.

At the death of the last Annuitant, a Death Benefit may be payable under this Contract and rider. The amount of any Death Benefit payable will be the greatest of (a), (b) and (c), where:

- (a) is the Death Benefit as calculated under the base Contract;
- (b) is the Principal Protection Death Benefit; and
- (c) is any amount payable by any other optional death benefit rider, if applicable.

Death Provisions

At the death of any Annuitant, a Death Benefit may be payable under the Contract. The Death Benefit, if any, will be paid according to the distribution rules under the Contract.

If the designated beneficiary is a surviving spouse who is an Annuitant and who elects to continue the Contract as the Owner, this rider will continue. The Purchase Payment Benefit Amount, Principal Protection Death Benefit, Roll-Up Value and Maximum Anniversary Value will be the same as it was under the Contract for the deceased Owner. If no withdrawals were taken prior to the first Valuation Day we receive due proof of death and all required forms at our [Home Office], the Withdrawal Factor for the surviving spouse will be established based on the age of the surviving spouse on the date of the first Gross Withdrawal for the surviving spouse. Otherwise, the Withdrawal Factor will continue as it was under the Contract for the deceased Owner.

If the designated beneficiary is not an Annuitant this rider will not continue. The rider and the rider charge will terminate.

Rider Charge

A charge will be assessed for the guaranteed minimum withdrawal benefit. Another charge will be assessed for the Principal Protection Death Benefit. The charge for the guaranteed minimum withdrawal benefit is calculated [quarterly] as a percentage of the Benefit Base and deducted [quarterly] from the Contract Value. The charge for the Principal Protection Death Benefit is calculated [quarterly] as a percentage of the value of the Principal Protection Death Benefit and deducted [quarterly] from the Contract Value. The charges are shown on the Contract Data Pages. We may apply different charges for the rider for a Contract that is a single Annuitant contract and a Contract that is a Joint Annuitant contract. Once a Contract is a Joint Annuitant contract and the Joint Annuitant rider charge is applied, the Joint Annuitant rider charge will continue while the rider is in effect. If a spouse is added as Joint Annuitant after the Contract is issued, new charges may apply. These new charges may be higher than the charges previously applied to your Contract. The charges for this rider will never exceed the maximum rider charges as shown on the Contract Data Pages. On the day the rider and/or the Contract terminates, the charges for this rider will be calculated, prorata, and deducted.

When this Rider is Effective

The rider becomes effective on the Contract Date. It will remain in effect while this Contract is in force and before the Annuity Commencement Date. You may terminate this rider apart from the Contract on any Contract anniversary on or after the [7th] Contract anniversary. Otherwise this rider and the corresponding charges will terminate on the Annuity Commencement Date.

Change of Ownership

We must approve any assignment or sale of this Contract unless under a court ordered assignment.

Issue Age

This rider is only available if all Annuitants are no younger than age [50] and no older than age [85] on the Contract Date.

General Provisions

For purposes of this rider:

- A non-natural entity Owner must name an Annuitant and may name the Annuitant's spouse as a Joint Annuitant.
- An individual (natural person) Owner must also be an Annuitant and may name his/her spouse as Joint Annuitant at issue.
- A Joint Owner must be the Owner's spouse.
- If you marry after issue, you may add your spouse as a Joint Owner and Joint Annuitant or as a Joint Annuitant only, subject to our approval.

For Genworth Life and Annuity Insurance Company,

[]
[Pamela S. Schutz]
President

SERFF Tracking Number: GEFA-126066215 State: Arkansas
 Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 41793
 Company Tracking Number: P5423 01/09
 TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.003 Single Premium
 Product Name: Income Protector
 Project Name/Number: Income Protector/P5423 01/09

Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: A readability certification has not been included with this submission as these forms are regulated as a security by the Securities and Exchange Commission (SEC) and are not subject to readability requirements.		

Comments:

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: This is a rider filing.		

Comments:

	Item Status:	Status Date:
Satisfied - Item: Variability		
Comments:		
Attachment: CertVar_P5423 Final.pdf		

	Item Status:	Status Date:
Satisfied - Item: Compliance Certification		
Comments:		
Attachment: ARcomp.pdf		

	Item Status:	Status Date:
Satisfied - Item: Fee form		
Comments:		

SERFF Tracking Number: GEFA-126066215 *State:* Arkansas
Filing Company: Genworth Life and Annuity Insurance Company *State Tracking Number:* 41793
Company Tracking Number: P5423 01/09
TOI: A031 Individual Annuities - Deferred Variable *Sub-TOI:* A031.003 Single Premium
Product Name: Income Protector
Project Name/Number: Income Protector/P5423 01/09

Attachment:

ARfee.pdf

CERTIFICATION OF VARIABILITY

P5423 01/09, Guaranteed Minimum Withdrawal Benefit For Life Rider P5423DB 01/09, Guaranteed Minimum Withdrawal Benefit For Life Rider

We have bracketed certain information within the above-mentioned forms and addressed the rider information that would appear on the data pages, to indicate variability. We certify that these forms will never reflect a lesser benefit or amount than what your state mandates. We certify that the ranges for the bracketed items contained in the riders and sample data pages for the riders are as follows:

P5423 01/09, Guaranteed Minimum Withdrawal Benefit For Life Rider

Opening Paragraph (page 1): Termination of rider will be no less than the 1st or more than 10th Contract anniversary.

Withdrawal Limit (page 2): The Contract Value referred to in this provision is reduced to no less than no less than \$100 or a percentage of the most recently calculated Withdrawal Limit.

Purchase Payments (page 2): Purchase Payments applied to your Contract less no than the 1st or more than the 10th Contract anniversary.

Purchase Payment Benefit Amount (page 2): Purchase Payments made before no less than the 1st or more than the 10th Contract anniversary.

Roll-Up Value (page 3):

First paragraph: On any day before and including no less than the 1st and no more than the 10th Contract anniversary.

Second paragraph: On any day before and including no less than the 1st and no more than the 10th Contract anniversary.

Third paragraph: The Roll-up Value will continue to increase until the date of the first withdrawal or the later of no less than the 5th and no more than the 10th Contract anniversary.

Maximum Anniversary Value and Reset Information (page 3): Written request to terminate automatic resets must be received at least (no more than 30) 15 days but not less than 1 day prior to the Contract anniversary.

Required Minimum Distributions (page 4): Internal Revenue Code of 1986 – We reserve the right to change to an updated version of the IRC.

Reduction in Contract Value (page 5):

First paragraph:

The Contract Value is less than or equal to no less no less than \$100 or a percentage of the most recently calculated Withdrawal Limit.

First bullet:

- The Withdrawal Limit will be no less than \$100.00 and no more than \$1,000.00.
- The Annuity 2000 Mortality Table will be used. We reserve the right to change to an updated version of the Annuity Mortality Table at such time as it becomes available.
- The interest rate will never be less than 1.0% or more than 4.0%.

Second bullet:

- The Withdrawal Limit will be no less than \$100.00 and no more than \$1,000.00.
- The monthly amount and payment will be no less than \$100.00 and no more than \$1,000.00.

Death Provisions (page 5): Home Office will be the location of where to send documents will appear. This will either be Home Office, Administrative Office or Service Center.

Rider Charge (page 5):

- The charge for the guaranteed minimum withdrawal benefit is calculated no less than monthly and no more than annually.
- The charge will be deducted no less than monthly and no more than annually.

When Rider is Effective (page 6):

- Termination of the rider can be made on or after no less than the 5th and no more than the 10th Contract anniversary.

Issue Age (page 6): All annuitants are no younger than 45 to 55 and no older than age 75 to 85.

Officer Signature (page 6): Our current president's signature and name will appear.

P5423DB 01/09, Guaranteed Minimum Withdrawal Benefit For Life Rider

Opening Paragraph (page 1): Termination of rider will be no less than the 1st or more than 10th Contract anniversary.

Withdrawal Limit (page 2): The Contract Value referred to in this provision is reduced to no less than no less than \$100 or a percentage of the most recently calculated Withdrawal Limit.

Purchase Payments (page 2): Purchase Payments applied to your Contract less than the 1st or more than the 10th Contract anniversary.

Purchase Payment Benefit Amount (page 2): Purchase Payments made before no less than the 1st or more than the 10th Contract anniversary.

Roll-Up Value (page 3):

First paragraph: On any day before and including no less than the 1st and no more than the 10th Contract anniversary.

Second paragraph: On any day before and including no less than the 1st and no more than the 10th Contract anniversary.

Third paragraph: The Roll-up Value will continue to increase until the date of the first withdrawal or the later of no less than the 5th and no more than the 10th Contract anniversary.

Maximum Anniversary Value and Reset Information (page 3): Written request to terminate automatic resets must be received at least 15 days but not less than 1 day prior to the Contract anniversary.

Required Minimum Distributions (page 4): Internal Revenue Code of 1986 – We reserve the right to change to an update version of the IRC.

Reduction in Contract Value (page 5):

First paragraph:

- The Contract Value is less than or equal to no less than no less than \$100 or a percentage of the most recently calculated Withdrawal Limit.

First bullet:

- The Annuity 2000 Mortality Table will be used. We reserve the right to change to an updated version of the Annuity Mortality Table at such time as it becomes available.
- The interest rate will never be less than 1.0% or more than 4.0%.

Second bullet:

- The Withdrawal Limit will be no less than \$100.00 and no more than \$1,000.00.
- The monthly amount and payment will be no less than \$100.00 and no more than \$1,000.00.

Death Provisions (page 6): Home Office will be the location of where to send documents will appear. This will either be Home Office, Administrative Office or Service Center.

Rider Charge (page 6):

- The charge for the guaranteed minimum withdrawal benefit is calculated no less than monthly and no more than annually.
- The charge will be deducted no less than monthly and no more than annually.

When Rider is Effective (page 6):

- Termination of the rider can be made on or after no less than the 5th and no more than the 10th Contract anniversary.

Issue Age (page 7): All annuitants are no younger than between 45 and 55 and no older than between age 75 and 85.

Officer Signature (page 7): Our current president's signature and name will appear.

THE FOLLOWING ITEMS WILL APPEAR ON THE CONTRACT DATA PAGES IN CONJUNCTION WITH THE RIDERS:

CHARGES section:

Benefit Base Charge - Rider:

There is a quarterly charge assessed against the value of the Benefit Base for the Guaranteed Minimum Withdrawal Benefit for Life. The maximum annual charge is 2.50%. There is an additional quarterly charge assessed against the value of the Principal Protection Death Benefit under P5423DB 01/09. The maximum annual charge for the Principal Protection Death Benefit is 1.00%. We reserve the right to charge less. This charge is to compensate us for the guarantee provided, as well as the added administrative expenses. A policy's charge is fixed at policy issue but may be changed if a reset is elected.

- For single Annuitant Contracts, the charge will never be less than 0.60% and will not be more than 2.00%. Single Annuitant Contracts will have the single Annuitant charge and Joint Annuitant charge displayed on the Contract Data Pages because the charge may be increased if the Owner adds his/her spouse as a Joint Annuitant.
- For Joint Annuitant Contracts, the charge will never be less than 0.75% and will not be more than 2.50%. Joint Annuitant Contracts will only display the Joint Annuitant charge displayed on the Contract Data Pages.
- Maximum Rider Charge: This line will print in one of two ways. If Principal Protection Death Benefit is NOT selected, the maximum charge will show as 2.50%. If it is selected, the maximum charge will show as 3.50%.

Guaranteed Minimum Withdrawal Benefit For Life Rider section:

Minimum Issue Age: The minimum will never be less than 20 and will not be more than 90.

Withdrawal Factors: The factors will never be less than 1% and will not be more than 10%.

Last Roll-Up Date: This date will never be less than 0 years or more than 80 years from the Contract Date.

Daily Roll-Up Factor: This factor will never be less than 1 or more than 1.25; annual factor will equate to the daily rate shown.

Daily Roll-Up Rate: This rate will never be less than 0.01% or more than 1.00%; annual roll-up rate will equate to the daily rate shown.

Maximum Reset Age: Never more than the last allowable annuity commencement date.

Investment Strategy Options - Designated Subaccounts or Designated Investment Subdivisions: The Subaccounts or Investment Subdivisions are bracketed to indicate that the available investment options may be added or deleted due to availability, based upon evaluation of the suitability of the fund, changes to the Investment Strategy and changes to the Asset Allocation model.

Asset Allocation Model: The table is bracketed to indicate that the available investment options and percentage requirements may be added or deleted due to availability, based upon evaluation of the suitability of the fund, changes to the Investment Strategy and changes to the Asset Allocation Model.

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". The signature is written in black ink and is positioned above a solid horizontal line.

Paul Loveland
Vice President, Product Compliance

ARKANSAS CERTIFICATION

P5423 01/09, Guaranteed Minimum Withdrawal Benefit For Life Rider
P5423DB 01/09, Guaranteed Minimum Withdrawal Benefit For Life Rider

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.

A Flesch score readability certification has not been included as these forms will be added to contracts that are regulated as a security by the Securities and Exchange Commission (SEC) and are not subject to readability requirements.

For Genworth Life and Annuity Insurance Company

A handwritten signature in cursive script, appearing to read "Paul Loveland".

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. 2 X \$20= \$40
**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=