

SERFF Tracking Number: GEFA-126253725 State: Arkansas
 Filing Company: Genworth Life Insurance Company State Tracking Number: 43130
 Company Tracking Number: ULRGMBRIPGLI (0709)
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: Guaranteed Minimum Benefit Rider
 Project Name/Number: ULRGMBRIPGLI (0709)/ULRGMBRIPGLI (0709)

Filing at a Glance

Company: Genworth Life Insurance Company

Product Name: Guaranteed Minimum Benefit Rider SERFF Tr Num: GEFA-126253725 State: Arkansas

TOI: L09I Individual Life - Flexible Premium Adjustable Life SERFF Status: Closed-Approved- Closed State Tr Num: 43130

Sub-TOI: L09I.001 Single Life Co Tr Num: ULRGMBRIPGLI (0709) State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: June Lipscomb, Jeanette Mai, Jim Lites Disposition Date: 08/07/2009

Date Submitted: 08/05/2009 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: ULRGMBRIPGLI (0709)

Status of Filing in Domicile: Pending

Project Number: ULRGMBRIPGLI (0709)

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: 08/07/2009

Explanation for Other Group Market Type:

State Status Changed: 08/07/2009

Deemer Date:

Created By: Jim Lites

Submitted By: Jim Lites

Corresponding Filing Tracking Number:

Filing Description:

This form is new and is intended to replace form ULRGMBRIPGLI (11/05), which was approved by your Department effective 8/17/2006, under filing number SERT-6HHV7D137 for flexible premium adjustable life insurance policy number ULPLTCIPGLI AR (11/05).

ULRGMBRIPGLI (0709) - Guaranteed Minimum Benefit Rider

<i>SERFF Tracking Number:</i>	<i>GEFA-126253725</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Genworth Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>43130</i>
<i>Company Tracking Number:</i>	<i>ULRGMBRIPGLI (0709)</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>Guaranteed Minimum Benefit Rider</i>		
<i>Project Name/Number:</i>	<i>ULRGMBRIPGLI (0709)/ULRGMBRIPGLI (0709)</i>		

Form ULRGMBRIPGLI (0709) will be issued automatically with the base life policy. There is no additional charge for this rider. The rider will not only be utilized with future new issues, but may also be provided to existing issued business. The revised rider removes the requirement that the policy owner contact the company in order to initiate the guaranteed minimum benefit levels, if projections indicate the policy values will reduce to zero before age 100. The revised rider will automatically provide the guaranteed minimum benefit levels upon the policy values reaching zero, and no premium is submitted during the grace period to remove the policy from grace. Further, the revised rider retains the owner's option to elect the reduced benefits to the guaranteed minimum level at any time. A copy of the previously approved rider is attached to the SERFF Supporting Documentation tab for your reference. This form was submitted for approval to our state of domicile, Delaware, on August 5, 2009.

We attach copies of the following to the SERFF Supporting Documentation tab for your consideration:

1. Readability Certification; and,
2. Statement of Variability.

The form is submitted in final printed format except for slight font and formatting variations that may occur due to the Company's production printers. Further, we reserve the right to change the font and format of the form, colors, logos, and paper type. Distribution and access may also be via hard copy or electronic media. In all cases, the form will meet or exceed the minimum standards of your applicable state insurance form readability requirements.

To the best of our knowledge, this filing is complete and intended to comply with the insurance laws of your jurisdiction.

If you have any questions or need additional information, please contact us. Thank you for your consideration.

Company and Contact

Filing Contact Information

James Lites, Filing Analyst	james.lites@genworth.com
401 Parkway Place Drive	888-325-5433 [Phone] 7493 [Ext]
Little Rock, AR 72211	434-522-3470 [FAX]

Filing Company Information

Genworth Life Insurance Company	CoCode: 70025	State of Domicile: Delaware
6610 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: 91-6027719	

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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? Yes
Fee Explanation: 1 form @ \$50.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Genworth Life Insurance Company	\$50.00	08/05/2009	29647516

<i>SERFF Tracking Number:</i>	<i>GEFA-126253725</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Genworth Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>43130</i>
<i>Company Tracking Number:</i>	<i>ULRGMBRIPGLI (0709)</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>Guaranteed Minimum Benefit Rider</i>		
<i>Project Name/Number:</i>	<i>ULRGMBRIPGLI (0709)/ULRGMBRIPGLI (0709)</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	08/07/2009	08/07/2009

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	No	No
Supporting Document	Application	No	No
Supporting Document	Health - Actuarial Justification	No	No
Supporting Document	Outline of Coverage	No	No
Supporting Document	Certification, SOV and Previously Approved Specimen Rider	Yes	Yes
Form	Guaranteed Minimum Benefit Rider	Yes	Yes

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Form Schedule

Lead Form Number: ULRGMBRIPGLI (0709)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	ULRGMBRIPGLI (0709)	Policy/Contract	Guaranteed Minimum Benefit Rider	Initial		50.860	ULRGMBRIPGLI 0709.pdf
		Certificate:					
		Amendment, Insert					
		Page, Endorsement or Rider					

Genworth Life Insurance Company

(Herein called "the Company")

A Stock Company,

Home Office: [6610 West Broad Street, Richmond, VA 23230]

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

[P. O. Box 461, Lynchburg, VA 24505-0461]

Service Center Phone: [888-325-5433]

GUARANTEED MINIMUM BENEFIT RIDER

This Rider is made a part of the Policy to which it is attached. This Rider is subject to all of the terms, conditions and definitions of the Policy unless stated otherwise in this Rider. READ THIS RIDER CAREFULLY.

CONSIDERATION

This Rider is issued in consideration of the Application and payment of the Initial Premium for the Policy. There is no additional charge for this Rider.

EFFECTIVE DATE

This Rider is issued with the Policy. Its effective date is the Policy Date shown in the Schedule.

DEFINITION

Guaranteed Minimum Benefit Values that apply on the Policy Date are shown in the Schedule for the Specified Amount, Accelerated Lifetime Maximum, Accelerated Monthly Maximum, Extension Lifetime Maximum and Extension Monthly Maximum. These values will change over time in the same manner as their corresponding non-guaranteed values change. These changes are described in the Accelerated Benefit Rider for Long Term Care Services and, if included under the Policy, the Extension of Benefits Rider for Long Term Care Services. For example, the Accelerated Lifetime Maximum that is guaranteed will decrease as benefits are paid for Covered Care.

If benefit values have been reduced under this Rider, the Guaranteed Minimum Benefit Values applicable on the date of reduction will apply in place of the non-guaranteed values, even after this Rider terminates, subject to future changes provided in the Policy and attached Riders.

AUTOMATIC REDUCTION OF BENEFITS TO GUARANTEED MINIMUM BENEFIT VALUES

If premium sufficient to remove the Policy from the Grace Period is not paid by the end of the Grace Period:

- the Company will reduce benefits to the Guaranteed Minimum Benefit Values as of the end of the Grace Period; and
- the Company will guarantee that no additional premium will be required to maintain the benefits at the Guaranteed Minimum Benefit Values for the remaining duration of the Policy, as long as no Policy Loan or Partial Withdrawal is taken.

If the Owner takes a Policy Loan or Partial Withdrawal after the Company has reduced benefits to the Guaranteed Minimum Benefit Values, this Rider and any Return of Premium Benefit provided by Rider, if included under the Policy, will terminate.

OWNER'S ELECTION TO REDUCE BENEFITS

Prior to the time that benefit levels are automatically reduced, the Owner may elect to reduce benefits under the Policy to the Guaranteed Minimum Benefit Values as of the next Policy Anniversary. Such election to reduce benefits must be communicated to the Company in writing at least 30 days prior to that Policy Anniversary.

When the election becomes effective, the Company will guarantee that no additional premium will be required to maintain benefits at the Guaranteed Minimum Benefit Values for the remaining duration of the Policy as long as no Policy Loan or Partial Withdrawal is taken. If the Owner takes a Policy Loan or Partial Withdrawal after the Company has reduced benefits to the Guaranteed Minimum Benefit Values, this Rider and any Return of Premium Benefit provided by Rider, if included under the Policy, will terminate.

REINSTATEMENT

This Rider cannot be reinstated.

RIDER TERMINATION

This Rider and all guarantees provided by this Rider, will terminate on the earliest of:

- the date the Policy terminates;
- the date a Policy Loan or Partial Withdrawal is taken under the Policy; or
- the date of death of the Insured.

After termination of this Rider as a result of taking a Policy Loan or Partial Withdrawal, the Policy can enter a Grace Period and lapse unless more premium is paid, as provided in the Grace Period provision. Also, on termination of this Rider, any Return of Premium Benefit provided by Rider, if included under the Policy, is terminated and no benefit is payable.

MODIFICATION TO POLICY. When this Rider is attached, the Policy’s section of the Summary of Policy Features on Page 2B is modified as follows:

A. The section titled **THE POLICY** is deleted and replaced with the following:

THE POLICY. The policy combines life insurance and long term care insurance. The life insurance portion is flexible-premium, adjustable life insurance.

“Flexible-premium” means that You can pay premiums in addition to the initial premium subject to limitations stated in the policy. **The policy is NOT a single premium policy. It is NOT guaranteed to remain in effect at the original benefit levels after payment of only one premium. You might have to pay more premiums to keep Your original benefit levels. The Guaranteed Minimum Benefit Rider included in the policy provides for reduction to the Guaranteed Minimum Benefit Values if the Policy would otherwise lapse.**

“Adjustable life insurance” means that the death benefit can be changed subject to limitations stated in the policy.

The long-term care insurance portion is provided in the form of a rider that “accelerates” the Specified Amount shown in the policy’s schedule to reimburse covered long term care expenses incurred by the Insured. These accelerated expense reimbursements reduce the amount payable to the beneficiary at the Insured’s death, as well as the Policy Value. If You have chosen an additional rider extending benefits for long term care services, the policy provides coverage for these services once accelerated benefit rider payments have been exhausted.

B. The section titled Guaranteed Minimum Benefits is deleted and replaced with the following:

Guaranteed Minimum Benefits: The Guaranteed Minimum Benefit Rider provides a guarantee if the Cash Surrender Value becomes insufficient to continue the current Benefit Levels.

At any time, even if the Cash Surrender Value is sufficient to maintain the current Benefit Levels, You may also voluntarily reduce benefits as of the next policy anniversary to the Guaranteed Minimum Benefit levels.

Taking a policy loan or partial withdrawal at any time, even after benefits are reduced, voids this guarantee and any return of premium guarantee. And, You may have to pay more premiums to keep the policy in force.

Signed for Genworth Life Insurance Company.

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President

{  }

Secretary

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: Readability certification attached under separate Supporting Documentation template item.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: Rider only filing. Application utilized will be form number GNW-599 ULLTC, previously approved under SERFF filing SERT-6HHV7D137, effective 8/17/2006.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Health - Actuarial Justification		
Bypass Reason: Not applicable, life rider filing containing no premium charges.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Outline of Coverage		
Bypass Reason: Not applicable - life rider filing		
Comments:		

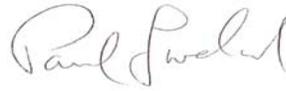
	Item Status:	Status Date:
Satisfied - Item: Certification, SOV and Previously Approved Specimen Rider		
Comments: Documents attached as follows:		

Genworth Life Insurance Company

READABILITY CERTIFICATION

This is to certify that the attached forms listed below have achieved the minimum Flesch Reading Ease Score required by your state.

<u>TITLE</u>	<u>FORM NUMBER</u>	<u>FLESCH SCORE</u>
Guaranteed Minimum Benefit Rider	ULRGMBRIPGLI (0709)	50.86



Signature:

Paul Loveland, Vice President

Date: July 29, 2009

GENWORTH LIFE INSURANCE COMPANY
6610 WEST BROAD STREET
RICHMOND, VIRGINIA 23230

STATEMENT OF VARIABILITY

Form Description

Form Number

Guaranteed Minimum Benefit Rider

ULRGMBRIPGLI (0709)

Brackets

Hard Brackets [] – Denote that provision or text is variable.

- The Company's addresses and telephone numbers appearing on the forms are variable and may be changed as appropriate. The Company's logo(s) or trademarks may be added as appropriate.
- Signatures, Titles: Will insert signature and appropriate title of current company President and Secretary.

Genworth Life Insurance Company

(Herein called "the Company")

A Stock Company,

Home Office: [6610 West Broad Street, Richmond, VA 23230]

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

[P. O. Box 461, Lynchburg, VA 24505-0461]

Service Center Phone: [888-325-5433]

GUARANTEED MINIMUM BENEFIT RIDER

This Rider is made a part of the Policy to which it is attached. This Rider is subject to all of the terms, conditions and definitions of the Policy unless stated otherwise in this Rider. READ THIS RIDER CAREFULLY.

CONSIDERATION

This Rider is issued in consideration of the Application and payment of the Initial Premium for the Policy. There is no additional charge for this Rider.

EFFECTIVE DATE

This Rider is issued with the Policy. Its effective date is the Policy Date shown in the Schedule.

DEFINITION

Guaranteed Minimum Benefit Values that apply on the Policy Date are shown in the Schedule for the Specified Amount, Accelerated Lifetime Maximum, Accelerated Monthly Maximum, Extension Lifetime Maximum and Extension Monthly Maximum. These values will change over time in the same manner as their corresponding non-guaranteed values change. These changes are described in the Accelerated Benefit Rider for Long Term Care Services and, if included under the Policy, the Extension of Benefits Rider for Long Term Care Services. For example, the Accelerated Lifetime Maximum that is guaranteed will decrease as benefits are paid for Covered Care.

If benefit values have been reduced under this Rider, the Guaranteed Minimum Benefit Values applicable on the date of reduction will apply in place of the non-guaranteed values, even after this Rider terminates, subject to future changes provided in the Policy and attached Riders.

NOTICE OF REDUCTION TO GUARANTEED MINIMUM BENEFIT VALUES

The Company will send notification to the Owner in writing when, as of a Policy Anniversary, both of the following conditions have occurred:

CONDITION A

- The credited interest rate is equal to the Guaranteed Credited Interest Rate shown in the Schedule; or
- The Monthly Risk Rates or Monthly Rates, as applicable, for the Base Policy or any attached Rider have increased above the corresponding Current Monthly Risk Rates or Current Monthly Rates in effect on the Policy Date as shown in the Schedule.

CONDITION B

The Policy Value is projected to be insufficient to maintain the Policy to the Policy Anniversary on which the Insured is Attained Age 100 using the then applicable Current Monthly Risk Rates, Current Monthly Rates, and current credited interest rate.

No notification will be given to the Owner if as of the Policy Anniversary:

- the Insured has reached Attained Age 100; or
- Monthly Deductions for the Policy are being waived under a Waiver of Monthly Deduction Benefit provided by Rider.

AUTOMATIC REDUCTION OF BENEFITS TO GUARANTEED MINIMUM BENEFIT VALUES

If the notification is sent to the Owner, and the Owner does not take action as described in the **Owner's Election Not To Reduce Benefits** provision in this Rider, the following actions will automatically take effect:

- the Company will reduce benefits to the Guaranteed Minimum Benefit Values as of the Policy Anniversary referenced in the notification; and
- the Company will guarantee that no additional premium will be required to maintain the benefits at the Guaranteed Minimum Benefit Values for the remaining duration of the Policy, as long as no Policy Loan or Partial Withdrawal is taken.

If the Owner takes a Policy Loan or Partial Withdrawal after the Company has reduced benefits to the Guaranteed Minimum Benefit Values, this Rider and any Return of Premium Benefit provided by Rider, if included under the Policy, will terminate.

OWNER'S RIGHT TO ELECT NOT TO REDUCE BENEFITS

Upon receipt of the notification, the Owner may elect not to reduce benefits under the Policy. In making such election, the Owner may request that the Company calculate the minimum additional premium which, if it had been paid on the Policy Anniversary referenced in the notification, would have prevented the occurrence of Condition B above. If the Owner elects to pay the minimum additional premium, the Owner must, within 60 days following the Policy Anniversary:

- communicate the election in writing to the Company; and
- pay the minimum additional premium.

If the Owner sends the written election to not reduce benefits and pays the minimum additional premium within the 60-day period, the notification will be deemed not to have been given by the Company and the Rider will remain in effect. If a Return of Premium Benefit is provided by Rider under the Policy, any additional premium paid under this provision will not be included in the Return of Premium Benefit amount.

However, if the Owner elects not to reduce benefits and the minimum additional premium is not paid within the 60-day period, this Rider and any Return of Premium Benefit provided by Rider, if included under the Policy, will terminate as of the Policy Anniversary for which the election was made. The Owner will then have no right to reduce benefits to the Guaranteed Minimum Benefit Values.

OWNER'S ELECTION TO REDUCE BENEFITS

At any time prior to the date that the Company sends the notification, the Owner may elect to reduce benefits under the Policy to the Guaranteed Minimum Benefit Values as of the next Policy Anniversary. Such election to reduce benefits must be communicated to the Company in writing at least 30 days prior to that Policy Anniversary.

When the election becomes effective, the Company will guarantee that no additional premium will be required to maintain benefits at the Guaranteed Minimum Benefit Values for the remaining duration of the Policy as long as no Policy Loan or Partial Withdrawal is taken. If the Owner takes a Policy Loan or Partial Withdrawal after the Company has reduced benefits to the Guaranteed Minimum Benefit Values, this Rider and any Return of Premium Benefit provided by Rider, if included under the Policy, will terminate.

REINSTATEMENT

This Rider cannot be reinstated.

RIDER TERMINATION

This Rider and all guarantees provided by this Rider, will terminate on the earliest of:

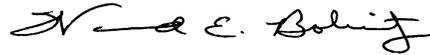
- the date the Policy terminates;
- the date a Policy Loan or Partial Withdrawal is taken under the Policy;
- the expiration of the period provided for paying the minimum additional premium when the Owner has elected not to reduce benefits; or
- the date of death of the Insured.

After termination of this Rider, the Policy can enter a Grace Period and lapse unless more premium is paid, as provided in the Grace Period provision. Also, on termination of this Rider, any Return of Premium Benefit provided by Rider, if included under the Policy, is terminated and no benefit is payable.

Signed for Genworth Life Insurance Company.



President



Secretary