

SERFF Tracking Number: GEFA-126469842 State: Arkansas
Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 44689
Company Tracking Number: GA412E 0210
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium
Variable
Product Name: Endorsements - GLAIC
Project Name/Number: Endorsements - GLAIC/GA412E 0210

Filing at a Glance

Company: Genworth Life and Annuity Insurance Company

Product Name: Endorsements - GLAIC SERFF Tr Num: GEFA-126469842 State: Arkansas
TOI: A02I Individual Annuities- Deferred Non- SERFF Status: Closed-Approved- State Tr Num: 44689
Variable Closed
Sub-TOI: A02I.003 Single Premium Co Tr Num: GA412E 0210 State Status: Approved-Closed
Filing Type: Form Reviewer(s): Linda Bird
Authors: Brenda Bond, Ronald Jackson Disposition Date: 01/28/2010
Date Submitted: 01/25/2010 Disposition Status: Approved-Closed
Implementation Date Requested: On Approval Implementation Date:
State Filing Description:

General Information

Project Name: Endorsements - GLAIC Status of Filing in Domicile: Pending
Project Number: GA412E 0210 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: 01/28/2010 Explanation for Other Group Market Type:
State Status Changed: 01/28/2010
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

GA412E 0210, Simplified Employee Pension Endorsement
GA413E 0210, Pension Endorsement
GA414E 0210, Unisex Endorsement

SERFF Tracking Number: GEFA-126469842 State: Arkansas
Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 44689
Company Tracking Number: GA412E 0210
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium
Variable
Product Name: Endorsements - GLAIC
Project Name/Number: Endorsements - GLAIC/GA412E 0210

We are submitting these forms for your review and approval. They are new forms and will not replace any existing forms. These forms are being submitted concurrently to Virginia, our state of domicile. These forms are being filed for Genworth Life and Annuity Insurance Company. Under separate cover, similar forms are also being filed for Genworth Life Insurance Company.

The Simplified Employee Pension Endorsement is intended for use with any future annuity contracts approved by your state which are issued as qualified annuities under Internal Revenue Code Section 408(k).

The Pension Endorsement is intended for use with any future annuity contracts on file in your state which are issued as qualified annuities under Internal Revenue Code Section 401(a).

The Unisex Endorsement is intended for use with any future annuity contracts on file in your state which are issued as employment related contracts to satisfy applicable requirements of Title VII of the Civil Rights Act of 1964. It will also be used in any other situation where it is required by law. This form will be used with products that require monthly unisex payout rates.

This 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.

The minimum and maximum issue ages for these endorsements will be controlled by the base contract to which they are attached. There are no innovative or unique features in any of the forms.

As the language in these forms has been drafted to conform to IRS requirements, they 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

Company and Contact

SERFF Tracking Number: GEFA-126469842 State: Arkansas
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 TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium
 Variable
 Product Name: Endorsements - GLAIC
 Project Name/Number: Endorsements - GLAIC/GA412E 0210

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

Filing Fees

Fee Required? Yes
 Fee Amount: \$60.00
 Retaliatory? No
 Fee Explanation: 3 x 20
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Genworth Life and Annuity Insurance Company	\$60.00	01/25/2010	33761625

SERFF Tracking Number: GEFA-126469842 State: Arkansas
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Variable
Product Name: Endorsements - GLAIC
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	01/28/2010	01/28/2010

SERFF Tracking Number: GEFA-126469842 State: Arkansas
Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 44689
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Variable
Product Name: Endorsements - GLAIC
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Disposition

Disposition Date: 01/28/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: GEFA-126469842 State: Arkansas
 Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 44689
 Company Tracking Number: GA412E 0210
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
 Variable
 Product Name: Endorsements - GLAIC
 Project Name/Number: Endorsements - GLAIC/GA412E 0210

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Variability		Yes
Form	Simplified Employee Pension		Yes
	Endorsement		
Form	Pension Endorsement		Yes
Form	Unisex Endorsement		Yes

SERFF Tracking Number: GEFA-126469842 State: Arkansas
 Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 44689
 Company Tracking Number: GA412E 0210
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 Variable
 Product Name: Endorsements - GLAIC
 Project Name/Number: Endorsements - GLAIC/GA412E 0210

Form Schedule

Lead Form Number: GA412E 0210

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	GA412E 0210	Policy/Cont Simplified Employee ract/Fratern Pension al Endorsement Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	GA412E 0210.pdf
	GA413E 0210	Policy/Cont Pension ract/Fratern Endorsement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	GA413E 0210.pdf
	GA414E 0210	Policy/Cont Unisex Endorsement ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	GA414E 0210.pdf

**GENWORTH LIFE AND ANNUITY INSURANCE COMPANY
SIMPLIFIED EMPLOYEE PENSION ENDORSEMENT**

The policy or contract ("Contract") to which this Endorsement is attached is issued to fund a Simplified Employee Pension described in Section 408(k) of the Internal Revenue Code of 1986 (the "Code"), and all provisions of the Contract, as endorsed by this Endorsement and the attached Traditional Retirement Annuity Endorsement, shall be interpreted in accordance with the requirements of that Section pertaining to such funding annuities. Notwithstanding any provision contained therein to the contrary, the Contract to which this Endorsement is attached is amended as follows:

Article 1 – Unisex Rates

The guaranteed annuity purchase rates are replaced by the following tables:

Life Income with Period Certain Plan Table

Monthly payment rates for each \$1,000 of proceeds.

Age*	10 Years Certain	15 Years Certain	20 Years Certain	Age*	10 Years Certain	15 Year Certain	20 Years Certain
20	2.17	2.17	2.16	70	5.02	4.77	4.42
25	2.25	2.25	2.25	71	5.18	4.89	4.49
30	2.35	2.35	2.35	72	5.36	5.01	4.56
35	2.47	2.47	2.47	73	5.54	5.14	4.63
40	2.62	2.62	2.61	74	5.73	5.26	4.69
45	2.82	2.81	2.80	75	5.93	5.38	4.74
50	3.06	3.04	3.02	76	6.13	5.49	4.79
51	3.11	3.10	3.07	77	6.34	5.60	4.83
52	3.17	3.15	3.13	78	6.56	5.71	4.87
53	3.23	3.21	3.18	79	6.77	5.81	4.90
54	3.30	3.27	3.24	80	6.98	5.90	4.93
55	3.37	3.34	3.30	81	7.19	5.98	4.96
56	3.44	3.41	3.36	82	7.40	6.05	4.98
57	3.51	3.48	3.43	83	7.59	6.11	4.99
58	3.60	3.56	3.49	84	7.78	6.17	5.01
59	3.68	3.63	3.56	85	7.95	6.22	5.02
60	3.77	3.72	3.64	86	8.12	6.26	5.03
61	3.87	3.80	3.71	87	8.26	6.29	5.03
62	3.97	3.90	3.79	88	8.40	6.32	5.04
63	4.07	3.99	3.86	89	8.52	6.35	5.04
64	4.19	4.09	3.94	90	8.62	6.37	5.04
65	4.31	4.19	4.02	91	8.72	6.38	5.04
66	4.43	4.30	4.10	92	8.80	6.39	5.04
67	4.57	4.41	4.18	93	8.88	6.40	5.04
68	4.71	4.53	4.26	94	8.94	6.41	5.04
69	4.86	4.65	4.34	95	9.00	6.41	5.04

*Age means Settlement Age

Joint Life and Survivor Income Plan Table

Monthly payment rates for each \$1000 of proceeds.

Settlement Age	Settlement Age												
	35	40	45	50	55	60	65	70	75	80	85	90	95&over
35	2.30	2.34	2.38	2.41	2.43	2.45	2.46	2.46	2.47	2.47	2.47	2.47	2.47
40	2.34	2.41	2.47	2.52	2.55	2.58	2.60	2.61	2.62	2.62	2.62	2.62	2.62
45	2.38	2.47	2.55	2.63	2.69	2.73	2.76	2.79	2.80	2.81	2.81	2.81	2.82
50	2.41	2.52	2.63	2.73	2.83	2.90	2.96	3.00	3.03	3.04	3.05	3.05	3.06
55	2.43	2.55	2.69	2.83	2.96	3.09	3.19	3.26	3.31	3.34	3.35	3.36	3.37
60	2.45	2.58	2.73	2.90	3.09	3.27	3.43	3.56	3.65	3.71	3.75	3.76	3.77
65	2.46	2.60	2.76	2.96	3.19	3.43	3.67	3.89	4.07	4.19	4.26	4.29	4.30
70	2.46	2.61	2.79	3.00	3.26	3.56	3.89	4.23	4.53	4.76	4.90	4.98	5.01
75	2.47	2.62	2.80	3.03	3.31	3.65	4.07	4.53	5.01	5.41	5.69	5.84	5.90
80	2.47	2.62	2.81	3.04	3.34	3.71	4.19	4.76	5.41	6.04	6.51	6.79	6.93
85	2.47	2.62	2.81	3.05	3.35	3.75	4.26	4.90	5.69	6.51	7.20	7.63	7.86
90	2.47	2.62	2.81	3.05	3.36	3.76	4.29	4.98	5.84	6.79	7.63	8.19	8.49
95 & over	2.47	2.62	2.82	3.06	3.37	3.77	4.30	5.01	5.90	6.93	7.86	8.49	8.84

Figures for intermediate ages will be furnished upon request.

Article 2 – Unallocated Contract

The Company has not participated in the administration, or drafting of the Simplified Employee Pension funded by the Contract, as endorsed, and has no records of, and accepts no responsibility for any employer obligation by the Code or other applicable law pertaining to Simplified Employee Pensions.

For GENWORTH LIFE AND ANNUITY INSURANCE COMPANY


 [President]

**GENWORTH LIFE AND ANNUITY INSURANCE COMPANY
PENSION ENDORSEMENT**

All provisions of the contract ("Contract") to which this Endorsement is attached shall be interpreted in accordance with the applicable requirements of Section 401(a) of the Internal Revenue Code of 1986, as amended, and the applicable regulations (the "Code"). Notwithstanding any provisions to the contrary, the Contract to which this Endorsement is attached is amended as follows:

Nontransferability

The owner may not change the ownership of the Contract and the Contract may not be sold, assigned or pledged as collateral for a loan or as security for the performance of any obligation or for any other purpose to anyone other than Genworth Life and Annuity Insurance Company unless the owner is the trustee of an employee trust qualified under The Code. The purpose of this provision is to qualify the annuity under Section 401(g) of The Code, and it shall be so construed.

Unisex Rates

All references to gender in the Contract are deleted. Values and rates are unisex. Unisex rates are as follows:

Life Income with Period Certain Plan Table
Monthly payment rates for each \$1,000 of proceeds.

Age*	10 Years Certain	15 Years Certain	20 Years Certain	Age*	10 Years Certain	15 Year Certain	20 Years Certain
20	2.17	2.17	2.16	70	5.02	4.77	4.42
25	2.25	2.25	2.25	71	5.18	4.89	4.49
30	2.35	2.35	2.35	72	5.36	5.01	4.56
35	2.47	2.47	2.47	73	5.54	5.14	4.63
40	2.62	2.62	2.61	74	5.73	5.26	4.69
45	2.82	2.81	2.80	75	5.93	5.38	4.74
50	3.06	3.04	3.02	76	6.13	5.49	4.79
51	3.11	3.10	3.07	77	6.34	5.60	4.83
52	3.17	3.15	3.13	78	6.56	5.71	4.87
53	3.23	3.21	3.18	79	6.77	5.81	4.90
54	3.30	3.27	3.24	80	6.98	5.90	4.93
55	3.37	3.34	3.30	81	7.19	5.98	4.96
56	3.44	3.41	3.36	82	7.40	6.05	4.98
57	3.51	3.48	3.43	83	7.59	6.11	4.99
58	3.60	3.56	3.49	84	7.78	6.17	5.01
59	3.68	3.63	3.56	85	7.95	6.22	5.02
60	3.77	3.72	3.64	86	8.12	6.26	5.03
61	3.87	3.80	3.71	87	8.26	6.29	5.03
62	3.97	3.90	3.79	88	8.40	6.32	5.04
63	4.07	3.99	3.86	89	8.52	6.35	5.04
64	4.19	4.09	3.94	90	8.62	6.37	5.04
65	4.31	4.19	4.02	91	8.72	6.38	5.04
66	4.43	4.30	4.10	92	8.80	6.39	5.04
67	4.57	4.41	4.18	93	8.88	6.40	5.04
68	4.71	4.53	4.26	94	8.94	6.41	5.04
69	4.86	4.65	4.34	95	9.00	6.41	5.04

*Age means Settlement Age

Joint Life and Survivor Income Plan Table

Monthly payment rates for each \$1000 of proceeds.

Settlement Age	Settlement Age												
	35	40	45	50	55	60	65	70	75	80	85	90	95&over
35	2.30	2.34	2.38	2.41	2.43	2.45	2.46	2.46	2.47	2.47	2.47	2.47	2.47
40	2.34	2.41	2.47	2.52	2.55	2.58	2.60	2.61	2.62	2.62	2.62	2.62	2.62
45	2.38	2.47	2.55	2.63	2.69	2.73	2.76	2.79	2.80	2.81	2.81	2.81	2.82
50	2.41	2.52	2.63	2.73	2.83	2.90	2.96	3.00	3.03	3.04	3.05	3.05	3.06
55	2.43	2.55	2.69	2.83	2.96	3.09	3.19	3.26	3.31	3.34	3.35	3.36	3.37
60	2.45	2.58	2.73	2.90	3.09	3.27	3.43	3.56	3.65	3.71	3.75	3.76	3.77
65	2.46	2.60	2.76	2.96	3.19	3.43	3.67	3.89	4.07	4.19	4.26	4.29	4.30
70	2.46	2.61	2.79	3.00	3.26	3.56	3.89	4.23	4.53	4.76	4.90	4.98	5.01
75	2.47	2.62	2.80	3.03	3.31	3.65	4.07	4.53	5.01	5.41	5.69	5.84	5.90
80	2.47	2.62	2.81	3.04	3.34	3.71	4.19	4.76	5.41	6.04	6.51	6.79	6.93
85	2.47	2.62	2.81	3.05	3.35	3.75	4.26	4.90	5.69	6.51	7.20	7.63	7.86
90	2.47	2.62	2.81	3.05	3.36	3.76	4.29	4.98	5.84	6.79	7.63	8.19	8.49
95 & over	2.47	2.62	2.82	3.06	3.37	3.77	4.30	5.01	5.90	6.93	7.86	8.49	8.84

Figures for intermediate ages will be furnished upon request.

For GENWORTH LIFE AND ANNUITY INSURANCE COMPANY


 [President]

**GENWORTH LIFE AND ANNUITY INSURANCE COMPANY
UNISEX ENDORSEMENT**

The policy or contract ("Contract") to which this Endorsement is attached is amended as follows:

Article 1 – Unisex Rates

All references to gender in the Contract are deleted. The guaranteed annuity purchase rates are replaced by the following tables that are unisex, based on the Annuity 2000 Mortality Table, 100% female, age last birthday, projected in future years using an extended version of Table G, 100% female, using an interest rate of 2%.

Life Income with Period Certain Plan Table

Monthly payment rates for each \$1,000 of proceeds.

Age*	10 Years Certain	15 Years Certain	20 Years Certain	Age*	10 Years Certain	15 Year Certain	20 Years Certain
20	2.17	2.17	2.16	70	5.02	4.77	4.42
25	2.25	2.25	2.25	71	5.18	4.89	4.49
30	2.35	2.35	2.35	72	5.36	5.01	4.56
35	2.47	2.47	2.47	73	5.54	5.14	4.63
40	2.62	2.62	2.61	74	5.73	5.26	4.69
45	2.82	2.81	2.80	75	5.93	5.38	4.74
50	3.06	3.04	3.02	76	6.13	5.49	4.79
51	3.11	3.10	3.07	77	6.34	5.60	4.83
52	3.17	3.15	3.13	78	6.56	5.71	4.87
53	3.23	3.21	3.18	79	6.77	5.81	4.90
54	3.30	3.27	3.24	80	6.98	5.90	4.93
55	3.37	3.34	3.30	81	7.19	5.98	4.96
56	3.44	3.41	3.36	82	7.40	6.05	4.98
57	3.51	3.48	3.43	83	7.59	6.11	4.99
58	3.60	3.56	3.49	84	7.78	6.17	5.01
59	3.68	3.63	3.56	85	7.95	6.22	5.02
60	3.77	3.72	3.64	86	8.12	6.26	5.03
61	3.87	3.80	3.71	87	8.26	6.29	5.03
62	3.97	3.90	3.79	88	8.40	6.32	5.04
63	4.07	3.99	3.86	89	8.52	6.35	5.04
64	4.19	4.09	3.94	90	8.62	6.37	5.04
65	4.31	4.19	4.02	91	8.72	6.38	5.04
66	4.43	4.30	4.10	92	8.80	6.39	5.04
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69	4.86	4.65	4.34	95	9.00	6.41	5.04

*Age means Settlement Age

Joint Life and Survivor Income Plan Table

Monthly payment rates for each \$1000 of proceeds.

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	35	40	45	50	55	60	65	70	75	80	85	90	95&over
35	2.30	2.34	2.38	2.41	2.43	2.45	2.46	2.46	2.47	2.47	2.47	2.47	2.47
40	2.34	2.41	2.47	2.52	2.55	2.58	2.60	2.61	2.62	2.62	2.62	2.62	2.62
45	2.38	2.47	2.55	2.63	2.69	2.73	2.76	2.79	2.80	2.81	2.81	2.81	2.82
50	2.41	2.52	2.63	2.73	2.83	2.90	2.96	3.00	3.03	3.04	3.05	3.05	3.06
55	2.43	2.55	2.69	2.83	2.96	3.09	3.19	3.26	3.31	3.34	3.35	3.36	3.37
60	2.45	2.58	2.73	2.90	3.09	3.27	3.43	3.56	3.65	3.71	3.75	3.76	3.77
65	2.46	2.60	2.76	2.96	3.19	3.43	3.67	3.89	4.07	4.19	4.26	4.29	4.30
70	2.46	2.61	2.79	3.00	3.26	3.56	3.89	4.23	4.53	4.76	4.90	4.98	5.01
75	2.47	2.62	2.80	3.03	3.31	3.65	4.07	4.53	5.01	5.41	5.69	5.84	5.90
80	2.47	2.62	2.81	3.04	3.34	3.71	4.19	4.76	5.41	6.04	6.51	6.79	6.93
85	2.47	2.62	2.81	3.05	3.35	3.75	4.26	4.90	5.69	6.51	7.20	7.63	7.86
90	2.47	2.62	2.81	3.05	3.36	3.76	4.29	4.98	5.84	6.79	7.63	8.19	8.49
95 & over	2.47	2.62	2.82	3.06	3.37	3.77	4.30	5.01	5.90	6.93	7.86	8.49	8.84

Figures for intermediate ages will be furnished upon request.

For GENWORTH LIFE AND ANNUITY INSURANCE COMPANY


 [President]

SERFF Tracking Number: GEFA-126469842 State: Arkansas
 Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 44689
 Company Tracking Number: GA412E 0210
 TOI: A02I Individual Annuities- Deferred Non- Variable Sub-TOI: A02I.003 Single Premium
 Product Name: Endorsements - GLAIC
 Project Name/Number: Endorsements - GLAIC/GA412E 0210

Supporting Document Schedules

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

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: Not a policy filing.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Life & Annuity - Acturial Memo		
Bypass Reason: Not a requirement on this endorsement filing.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Variability		
Comments:		
Attachment: COV_glaic.pdf		

ARKANSAS CERTIFICATION

GA412E 0210, Simplified Employee Pension Endorsement
GA413E 0210, Pension Endorsement
GA414E 0210, Unisex 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.

As the language in these forms has been drafted to conform to IRS requirements, they are not subject to readability requirements.

For Genworth Life and Annuity Insurance Company



Paul Loveland
Vice President Product Compliance

CERTIFICATION OF VARIABILITY
Genworth Life and Annuity Insurance Company
January 25, 2010

GA412E 0210, Simplified Employee Pension Endorsement
GA413E 0210, Pension Endorsement
GA414E 0210, Unisex Endorsement

We have bracketed certain information within the above-mentioned forms to indicate variability. We certify that any change shall be limited to only new issue and shall not apply to in force contracts.

Officer Signature: Our current president's signature will appear at issue.

We hereby certify the final form issued to the consumer will not contain brackets denoting variable text. Any variable text included in this Statement of Variability will be effective only for future issues. The use of variable text will be administered in a uniform and non-discriminatory manner and will not result in unfair discrimination. Only text included in this Statement will be allowed to be used on the referenced forms received by consumers. Any changes to variable text or permissible range of values will be submitted for approval prior to implementation.

A handwritten signature in cursive script that reads "Paul Loveland".

Paul Loveland, Vice President Product Compliance