

<i>SERFF Tracking Number:</i>	<i>GEFA-126470140</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Genworth Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>44690</i>
<i>Company Tracking Number:</i>	<i>GL412E 0210</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.003 Single Premium</i>
<i>Product Name:</i>	<i>Endorsements - GLIC</i>		
<i>Project Name/Number:</i>	<i>Endorsements - GLIC/GL412E 0210</i>		

## Filing at a Glance

Company: Genworth Life Insurance Company	SERFF Tr Num: GEFA-126470140	State: Arkansas
Product Name: Endorsements - GLIC	SERFF Status: Closed-Approved-	State Tr Num: 44690
TOI: A02I Individual Annuities- Deferred Non-Variable	Closed	
Sub-TOI: A02I.003 Single Premium	Co Tr Num: GL412E 0210	State Status: Approved-Closed
Filing Type: Form	Authors: Brenda Bond, Ronald Jackson	Reviewer(s): Linda Bird
	Date Submitted: 01/25/2010	Disposition Date: 01/28/2010
		Disposition Status: Approved-Closed
Implementation Date Requested: On Approval		Implementation Date:

State Filing Description:

## General Information

Project Name: Endorsements - GLIC	Status of Filing in Domicile: Pending
Project Number: GL412E 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:	
Re: Genworth Annuity Insurance Company	
NAIC Group 350, Company 70025	

GL412E 0210, Simplified Employee Pension Endorsement  
 GL413E 0210, Pension Endorsement  
 GL414E 0210, Unisex Endorsement

*SERFF Tracking Number:* GEFA-126470140      *State:* Arkansas  
*Filing Company:* Genworth Life Insurance Company      *State Tracking Number:* 44690  
*Company Tracking Number:* GL412E 0210  
*TOI:* A021 Individual Annuities- Deferred Non-      *Sub-TOI:* A021.003 Single Premium  
Variable  
*Product Name:* Endorsements - GLIC  
*Project Name/Number:* Endorsements - GLIC/GL412E 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 Delaware, our state of domicile. These forms are being filed for Genworth Life Insurance Company. Under separate cover, similar forms are also being filed for Genworth Life and Annuity 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](mailto:brenda.bond@genworth.com)  
Phone: (804) 922-5133

SERFF Tracking Number: GEFA-126470140 State: Arkansas  
 Filing Company: Genworth Life Insurance Company State Tracking Number: 44690  
 Company Tracking Number: GL412E 0210  
 TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium  
 Variable  
 Product Name: Endorsements - GLIC  
 Project Name/Number: Endorsements - GLIC/GL412E 0210

## 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 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: \$150.00  
 Retaliatory? Yes  
 Fee Explanation: 3 X 50  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Genworth Life Insurance Company	\$150.00	01/25/2010	33761494

<i>SERFF Tracking Number:</i>	<i>GEFA-126470140</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Genworth Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>44690</i>
<i>Company Tracking Number:</i>	<i>GL412E 0210</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.003 Single Premium</i>
<i>Product Name:</i>	<i>Endorsements - GLIC</i>		
<i>Project Name/Number:</i>	<i>Endorsements - GLIC/GL412E 0210</i>		

## Correspondence Summary

### Dispositions

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

*SERFF Tracking Number:* GEFA-126470140      *State:* Arkansas  
*Filing Company:* Genworth Life Insurance Company      *State Tracking Number:* 44690  
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*TOI:* A021 Individual Annuities- Deferred Non-      *Sub-TOI:* A021.003 Single Premium  
Variable  
*Product Name:* Endorsements - GLIC  
*Project Name/Number:* Endorsements - GLIC/GL412E 0210

## **Disposition**

Disposition Date: 01/28/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: GEFA-126470140 State: Arkansas  
 Filing Company: Genworth Life Insurance Company State Tracking Number: 44690  
 Company Tracking Number: GL412E 0210  
 TOI: A021 Individual Annuities- Deferred Non- Variable Sub-TOI: A021.003 Single Premium  
 Product Name: Endorsements - GLIC  
 Project Name/Number: Endorsements - GLIC/GL412E 0210

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

SERFF Tracking Number: GEFA-126470140 State: Arkansas  
 Filing Company: Genworth Life Insurance Company State Tracking Number: 44690  
 Company Tracking Number: GL412E 0210  
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium  
 Variable  
 Product Name: Endorsements - GLIC  
 Project Name/Number: Endorsements - GLIC/GL412E 0210

## Form Schedule

Lead Form Number: GL412E 0210

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	GL412E 0210	Policy/Cont Simplified Employee ract/Fratern Pension al Endorsement Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	GL412E 0210.pdf
	GL413E 0210	Policy/Cont Pension ract/Fratern Endorsement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	GL413E 0210.pdf
	GL414E 0210	Policy/Cont Unisex Endorsement ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	GL414E 0210.pdf

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

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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 INSURANCE COMPANY

  
 [ President ]

**GENWORTH LIFE INSURANCE COMPANY  
PENSION ENDORSEMENT**

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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 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 INSURANCE COMPANY

  
 [ President ]

**GENWORTH LIFE INSURANCE COMPANY  
UNISEX ENDORSEMENT**

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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
67	4.57	4.41	4.18	93	8.88	6.40	5.04
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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 INSURANCE COMPANY

  
 [ President ]



## ARKANSAS CERTIFICATION

GL412E 0210, Simplified Employee Pension Endorsement  
GL413E 0210, Pension Endorsement  
GL414E 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 Insurance Company



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Paul Loveland  
Vice President Product Compliance

**CERTIFICATION OF VARIABILITY**  
**Genworth Life Insurance Company**  
**January 25, 2010**

GL412E 0210, Simplified Employee Pension Endorsement  
GL413E 0210, Pension Endorsement  
GL414E 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, reading "Paul Loveland".

Paul Loveland, Vice President Product Compliance