

SERFF Tracking Number: GEFA-126686953 State: Arkansas  
Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 46013  
Company Tracking Number: GA106E-0610  
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
Adjustable Life  
Product Name: Free Look and Replacement  
Project Name/Number: Free Look and Replacement/GA106E

## Filing at a Glance

Company: Genworth Life and Annuity Insurance Company

Product Name: Free Look and Replacement SERFF Tr Num: GEFA-126686953 State: Arkansas  
TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed-Approved- State Tr Num: 46013  
Adjustable Life Closed  
Sub-TOI: L09I.001 Single Life Co Tr Num: GA106E-0610 State Status: Approved-Closed  
Filing Type: Form Reviewer(s): Linda Bird  
Authors: Brenda Bond, Ronald Jackson Disposition Date: 06/23/2010  
Date Submitted: 06/22/2010 Disposition Status: Approved-Closed  
Implementation Date Requested: On Approval Implementation Date:  
State Filing Description:

## General Information

Project Name: Free Look and Replacement  
Project Number: GA106E  
Requested Filing Mode: Review & Approval  
Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact:  
Filing Status Changed: 06/23/2010

Deemer Date:  
Submitted By: Brenda Bond  
Filing Description:  
June 22, 2010

Status of Filing in Domicile: Pending  
Date Approved in Domicile:  
Domicile Status Comments:  
Market Type: Individual  
Group Market Size:  
Group Market Type:  
Explanation for Other Group Market Type:  
State Status Changed: 06/23/2010  
Created By: Brenda Bond  
Corresponding Filing Tracking Number:

Re: Genworth Life and Annuity Insurance Company  
NAIC# 4011-65536 FEIN# 54-0283385

SERFF Tracking Number: GEFA-126686953 State: Arkansas  
Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 46013  
Company Tracking Number: GA106E-0610  
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
Adjustable Life  
Product Name: Free Look and Replacement  
Project Name/Number: Free Look and Replacement/GA106E  
GA106E-0610, Endorsement  
GA112E-0610, Endorsement

The referenced forms are enclosed for your review and approval. These are new forms and will not replace any existing form.

Endorsement GA112E-0610 will increase to 30 days the free look on all approved life policies that currently have a 20-day free look. It will be attached at issue.

Endorsement GA106E-0610 will revise the Suicide and Incontestability provisions when a contract is issued as an internal replacement. It will be attached at issue in those situations.

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  
Fax: (804) 281-6057

## Company and Contact

### Filing Contact Information

Brenda Bond, Contract Analyst [brenda.bond@genworth.com](mailto: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:

SERFF Tracking Number: GEFA-126686953 State: Arkansas  
Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 46013  
Company Tracking Number: GA106E-0610  
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
Adjustable Life  
Product Name: Free Look and Replacement  
Project Name/Number: Free Look and Replacement/GA106E  
(804) 281-6600 ext. [Phone] FEIN Number: 54-0283385

-----  
**Filing Fees**

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Genworth Life and Annuity Insurance Company	\$50.00	06/22/2010	37390440
Genworth Life and Annuity Insurance Company	\$50.00	06/23/2010	37443707

SERFF Tracking Number: GEFA-126686953 State: Arkansas  
 Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 46013  
 Company Tracking Number: GA106E-0610  
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
 Adjustable Life  
 Product Name: Free Look and Replacement  
 Project Name/Number: Free Look and Replacement/GA106E

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	06/23/2010	06/23/2010

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Linda Bird	06/23/2010	06/23/2010	Brenda Bond	06/23/2010	06/23/2010

*SERFF Tracking Number:* GEFA-126686953      *State:* Arkansas  
*Filing Company:* Genworth Life and Annuity Insurance Company      *State Tracking Number:* 46013  
*Company Tracking Number:* GA106E-0610  
*TOI:* L09I Individual Life - Flexible Premium      *Sub-TOI:* L09I.001 Single Life  
Adjustable Life  
*Product Name:* Free Look and Replacement  
*Project Name/Number:* Free Look and Replacement/GA106E

## **Disposition**

Disposition Date: 06/23/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: GEFA-126686953 State: Arkansas  
 Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 46013  
 Company Tracking Number: GA106E-0610  
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
 Adjustable Life  
 Product Name: Free Look and Replacement  
 Project Name/Number: Free Look and Replacement/GA106E

<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification		Yes
<b>Supporting Document</b>	Application		No
<b>Supporting Document</b>	Health - Actuarial Justification		No
<b>Supporting Document</b>	Outline of Coverage		No
<b>Supporting Document</b>	Variability		Yes
<b>Form</b>	Endorsement		Yes
<b>Form</b>	Endorsement		Yes

SERFF Tracking Number: GEFA-126686953 State: Arkansas  
Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 46013  
Company Tracking Number: GA106E-0610  
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
Adjustable Life  
Product Name: Free Look and Replacement  
Project Name/Number: Free Look and Replacement/GA106E

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 06/23/2010  
Submitted Date 06/23/2010  
Respond By Date 07/23/2010

Dear Brenda Bond,

This will acknowledge receipt of the captioned filing.

Objection 1

No Objections

Comment: Regulation 57 was revised effective January 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$50.00 is received.

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

SERFF Tracking Number: GEFA-126686953 State: Arkansas  
Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 46013  
Company Tracking Number: GA106E-0610  
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
Adjustable Life  
Product Name: Free Look and Replacement  
Project Name/Number: Free Look and Replacement/GA106E

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 06/23/2010  
Submitted Date 06/23/2010

Dear Linda Bird,

### Comments:

Response to objection.

### Response 1

Comments: Extra \$50 fee has been submitted.

### Related Objection 1

Comment:

Regulation 57 was revised effective January 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$50.00 is received.

### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Brenda Bond, Ronald Jackson

SERFF Tracking Number: GEFA-126686953 State: Arkansas  
 Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 46013  
 Company Tracking Number: GA106E-0610  
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
 Adjustable Life  
 Product Name: Free Look and Replacement  
 Project Name/Number: Free Look and Replacement/GA106E

## Form Schedule

Lead Form Number: GA106E-0610

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	GA106E-0610	Policy/Cont Endorsement ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		50.000	GA106E-0610.pdf
	GA112E-0610	Policy/Cont Endorsement ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		50.000	GA112E-0610 Free Look Endorsement. pdf

# **Genworth Life and Annuity Insurance Company**

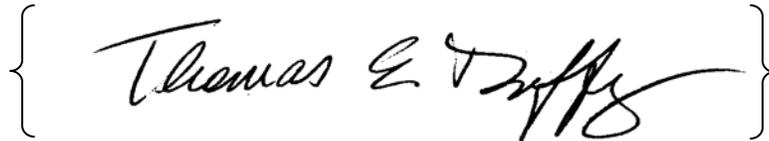
Service Center Address: [3100 Albert Lankford Drive, Lynchburg, VA 24501]

## **ENDORSEMENT**

If this policy will replace another life insurance policy or annuity contract, and if the replacing insurer (we) and the existing insurer are the same, subsidiaries or affiliates under common ownership or control, the SUICIDE and INCONTESTABILITY provisions are endorsed to provide that this policy is not contestable for any longer period of time than the replaced policy or contract would have been contestable had replacement not taken place, except:

1. A contestable period and a suicide exclusion period as stated in this policy apply to any amount of insurance that exceeds the amount of insurance (Specified Amount) of the replaced policy on the date of replacement;
2. A contestable period and a suicide exclusion period as stated in this policy apply to any benefit provided by Rider, endorsement or amendment that was not included in the replaced policy or contract;
3. In the case of a financed purchase as defined below, a contestable period and a suicide exclusion period as stated in this policy apply only to the amount by which the financed policy or contract is reduced on the date of replacement as a result of the replacement; and
4. This policy is contestable at any time on the basis of fraud.

Financed purchase is defined as the purchase of a new policy involving the actual or intended use of funds obtained by the withdrawal, surrender or borrowing from the value of an existing policy to pay all or part of the necessary premium for the new policy. The purchase of a new policy will be deemed a financed purchase if (1) the owner and company are the same on the new and existing policy, and (2) such withdrawal, surrender or borrowing occurs within 4 months before or 13 months after the effective date of the new policy.



Secretary

# **Genworth Life and Annuity Insurance Company**

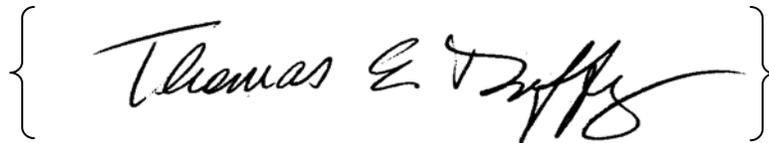
Service Center Address: [3100 Albert Lankford Drive, Lynchburg, VA 24501]

## **ENDORSEMENT**

This endorsement is made a part of the Policy to which it is attached and is effective on the Date of Issue Policy.

The **Right to Examine and Return Policy** provision is amended to read as follows:

**RIGHT TO EXAMINE AND RETURN POLICY.** You may return this policy within 30 days after it is delivered to you by taking it or mailing it to us or to any life insurance agent we appoint. Immediately upon delivery or mailing, this policy will be deemed void from the beginning. We will return any premium that has been paid.



Secretary

SERFF Tracking Number: GEFA-126686953 State: Arkansas  
Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 46013  
Company Tracking Number: GA106E-0610  
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
Adjustable Life  
Product Name: Free Look and Replacement  
Project Name/Number: Free Look and Replacement/GA106E

## Supporting Document Schedules

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Flesch Certification

**Comments:**

**Attachment:**

ARcomp.pdf

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Variability

**Comments:**

**Attachment:**

Statement of Variability-generic\_106.pdf

**ARKANSAS CERTIFICATION**

RE: GA106E-0610, Endorsement  
GA112E-0610, 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.

The Flesch score readability is 50.0+ when attached to underlying policy.

For Genworth Life and Annuity Insurance Company



---

Paul Loveland  
Vice President Product Compliance

Statement of Variability  
Genworth Life and Annuity Insurance Company  
Genworth Life Insurance Company  
06-21-10  
GA106E-0610  
GL106E-0610  
GA112E-0610  
GL112E-0610

<b>Variable Data - Bracketed</b>	<b>Explanation</b>
<b>Address</b>	Accommodates changes in servicing location address.
<b>Officer Signatures</b>	Accommodates changes of corporate officer. Any future changes would be submitted to the Department for informational purposes.