

SERFF Tracking Number: GEFA-126688799 State: Arkansas  
Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 46035  
Company Tracking Number: P5429 01/09  
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium  
Product Name: Death Benefit Riders SOV  
Project Name/Number: Death Benefit Riders (2009)/P5429 01/09, et al

## Filing at a Glance

Company: Genworth Life and Annuity Insurance Company

Product Name: Death Benefit Riders SOV

TOI: A03I Individual Annuities - Deferred Variable

Sub-TOI: A03I.002 Flexible Premium

Filing Type: Form

SERFF Tr Num: GEFA-126688799 State: Arkansas

SERFF Status: Closed-Approved-Closed State Tr Num: 46035

Co Tr Num: P5429 01/09

Authors: Brenda Bond, Ronald Jackson

Date Submitted: 06/24/2010

State Status: Approved-Closed

Reviewer(s): Linda Bird

Disposition Date: 06/29/2010

Disposition Status: Approved-Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name: Death Benefit Riders (2009)

Project Number: P5429 01/09, et al

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 06/29/2010

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: N/A

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 06/29/2010

Created By: Ronald Jackson

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Ronald Jackson

Filing Description:

Re: Genworth Life and Annuity Insurance Company

NAIC Group 350, Company 65536

Statement of Variability for the following:

P5429 01/09, Annual Step-Up Death Benefit Rider

P5430 01/09, Rollup Death Benefit Rider

P5431 01/09, Earnings Protector Death Benefit Rider

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We are submitting this filing to notify your Department of revisions to the Statement of Variability included with the submission of the above referenced forms. The forms were approved by your Department on March 18, 2009 (SERFF tracking # GEFA-126067026; AR file # 41812). The variability statement was revised to provide additional flexibility as follows:

Rollup Death Benefit Rider (form P5430 01/09)

- For annuitants age 70 or less we have changed from a range of 3% to 5% to a range of 2% to 8%.
- For annuitants over age 70 we have changed the upper limit from 4% to 8%.

The items that have been changed on the variability statement are items that were bracketed on the sample data pages that may have been included with the original submission. We certify no changes have been made to the riders.

Thank you, in advance, for your assistance with this filing. If there are any questions, please contact me using the information provided.

Sincerely,

Ronald N. Jackson, Sr. Contract Analyst  
Email: ronald.jackson@genworth.com  
Phone #: (804) 289-6725  
Fax #: (804) 289-3617 or (804) 281-6916

## Company and Contact

### Filing Contact Information

Ronald N. Jackson, Contract Analyst      ronald.jackson@genworth.com  
Product Compliance      804-289-6725 [Phone]  
P O Box 27601      804-281-6916 [FAX]  
Richmond, VA 23261-7601

### 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

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SERFF Tracking Number: GEFA-126688799 State: Arkansas  
Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 46035  
Company Tracking Number: P5429 01/09  
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium  
Product Name: Death Benefit Riders SOV  
Project Name/Number: Death Benefit Riders (2009)/P5429 01/09, et al

## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation: \$50 per form/filing.  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Genworth Life and Annuity Insurance Company	\$50.00	06/24/2010	37489505

SERFF Tracking Number: GEFA-126688799 State: Arkansas  
Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 46035  
Company Tracking Number: P5429 01/09  
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium  
Product Name: Death Benefit Riders SOV  
Project Name/Number: Death Benefit Riders (2009)/P5429 01/09, et al

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	06/29/2010	06/29/2010

*SERFF Tracking Number:* GEFA-126688799                      *State:* Arkansas  
*Filing Company:* Genworth Life and Annuity Insurance Company   *State Tracking Number:* 46035  
*Company Tracking Number:* P5429 01/09  
*TOI:* A031 Individual Annuities - Deferred Variable   *Sub-TOI:* A031.002 Flexible Premium  
*Product Name:* Death Benefit Riders SOV  
*Project Name/Number:* Death Benefit Riders (2009)/P5429 01/09, et al

## **Disposition**

Disposition Date: 06/29/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: GEFA-126688799 State: Arkansas  
 Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 46035  
 Company Tracking Number: P5429 01/09  
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium  
 Product Name: Death Benefit Riders SOV  
 Project Name/Number: Death Benefit Riders (2009)/P5429 01/09, et al

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 Statement		Yes

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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Flesch Certification		
<b>Bypass Reason:</b> N/A to this submission.		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Application		
<b>Bypass Reason:</b> N/A to this submission.		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Variability Statement		
<b>Comments:</b>		
<b>Attachment:</b> VarStmnt.pdf		

## CERTIFICATION OF VARIABILITY

Revised June 24, 2010

**P5429 01/09, Annual Step-Up Death Benefit Rider**  
**P5430 01/09, Rollup Death Benefit Rider**  
**P5431 01/09, Earnings Protector Death Benefit 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. The ranges stated below will allow for additional flexibility in granting benefits. 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:

### **P5429 01/09, Annual Step-Up Death Benefit Rider**

**Annual Step-Up Death Benefit (page 1):** We will reset the annual step-up death benefit on each contract anniversary up to and including the later of (i) the [fifth through the tenth] contract anniversary and (ii) the first contract anniversary on or after the 75<sup>th</sup> (minimum) through 85<sup>th</sup> (maximum) birthday of the oldest annuitant.

The annual step-up death benefit will not reset after the first contract anniversary on or after no earlier than the 75<sup>th</sup> birthday or later than the 85<sup>th</sup> birthday of the oldest annuitant.

**Rider Charge (page 1):** The charge may be calculated and deducted monthly, quarterly, semi-annually or annually.

**Issue Age (page 2):** Currently, this rider is currently available if all Annuitants are age 75 or younger on the Contract Date. However, we may adjust the age limitation to as low as 65 or younger and as high as 85 or younger.

**Spousal Continuation (page 2):** Currently, this rider is only available if all Annuitants are age 75 or younger on the Contract Date. However, we may adjust the age limitation to as low as 65 or younger and as high as 85 or younger.

Upon the death of any Annuitant, if the designated beneficiary is a surviving spouse who is not an Annuitant, elects to continue the Contract and is age 75 or younger on the date of the Annuitant's death, the rider will continue. However, we may adjust the age limitation to as low as 65 or younger and as high as 85 or younger.

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

### **P5430 01/09, Rollup Death Benefit Rider**

**Rollup Death Benefit (page 1):** Currently, the rollup death benefit will not reset after the first contract anniversary after the 85<sup>th</sup> birthday of the oldest Annuitant. However, we may adjust the age limitation to as low as 65 or younger and as high as 90 or younger.

**Rider Charge (page 1):** The charge may be calculated and deducted monthly, quarterly, semi-annually or annually.

**Issue Age (page 2):** Currently, this rider is currently available if all Annuitants are age 75 or younger on the Contract Date. However, we may adjust the age limitation to as low as 65 or younger and as high as 85 or younger.

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

**P5431 01/09, Earnings Protector Death Benefit Rider**

**Rider Charge (page 1):** The charge may be calculated and deducted monthly, quarterly, semi-annually or annually.

**Issue Age (page 2):** Currently, this rider is currently available if all Annuitants are age 75 or younger on the Contract Date. However, we may adjust the age limitation to as low as 65 or younger and as high as 85 or younger.

**Spousal Continuation (page 2):** Upon the death of any Annuitant, if the designated beneficiary is a surviving spouse who is not an Annuitant, elects to continue the Contract and is age 75 or younger on the date of the Annuitant's death, the rider will continue. However, we may adjust the age limitation to as low as 65 or younger and as high as 85 or younger.

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

**The Following Items Will Appear On The Contract Data Pages In Conjunction With The Riders:**

The charge for P5429 01/09, Annual Step-Up Death Benefit Rider, will be a minimum of 0.10% annually and a maximum of 1.00% annually. We certify the charge for any owner will never be greater than 1.00% annually. The charge is a benefit-based charge and will be shown in the Charges section on the data page.

The charge for P5430 01/09, Rollup Death Benefit Rider, will be a minimum of 0.30% annually and a maximum of 1.50% annually. We certify the charge for any owner will never be greater than 1.50% annually. Any applicable charge will be shown on the data page. The charge is assessed against the Contract Value at the time of deduction. The charge is a benefit-based charge and will be shown in the Charges section on the data page.

Also, if the oldest Annuitant is age 70 or under at issue, the annual percentage used to calculate the rollup and to limit dollar-for-dollar withdrawals may range from 2% to 8%. If the oldest Annuitant is over age 70 at issue, this annual percentage is may range from 2% to 8%.

The charge for P5431 01/09, Earnings Protector Death Benefit Rider, will be a minimum of 0.10% annually and a maximum of 0.50% annually. We certify the charge for any owner will never be greater than 0.50% annually. Any applicable charge will be shown on the data page. The charge is assessed against the contract value at the time of deduction and will be shown in the Charges section on the data page.

None of the above mentioned items would 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



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Paul Loveland  
Vice President, Product Compliance