

SERFF Tracking Number: GEFA-126691872 State: Arkansas
 Filing Company: Genworth Life Insurance Company State Tracking Number: 46040
 Company Tracking Number: GL106E-0610
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: Replacement Endorsement GL106E-0610
 Project Name/Number: Replacement Endorsement GL106E-0610/GL106E-0610

Filing at a Glance

Company: Genworth Life Insurance Company

Product Name: Replacement Endorsement SERFF Tr Num: GEFA-126691872 State: Arkansas
 GL106E-0610

TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed-Approved- State Tr Num: 46040
 Adjustable Life Closed

Sub-TOI: L09I.001 Single Life Co Tr Num: GL106E-0610 State Status: Approved-Closed
 Filing Type: Form Reviewer(s): Linda Bird

Authors: Brenda Bond, Ronald Disposition Date: 06/28/2010

Jackson

Date Submitted: 06/24/2010 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval
 State Filing Description:

Implementation Date:

General Information

Project Name: Replacement Endorsement GL106E-0610

Project Number: GL106E-0610

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 06/28/2010

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: 06/28/2010

Created By: Brenda Bond

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Brenda Bond

Filing Description:

Re: Genworth Life Insurance Company

NAIC# 4011-70025 FEIN# 91-6027719

GL112E-0610, Endorsement

GL106E-0610, Endorsement

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

Endorsement GL112E-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 GL106E-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
Phone: (804) 922-5133
Fax: (804) 281-6057

Company and Contact

Filing Contact Information

Brenda Bond, Contract Analyst
6610 W Broad Street
RI&I - 3rd Floor
Richmond, VA 23230

brenda.bond@genworth.com
804-922-5133 [Phone]
804-281-6916 [FAX]

Filing Company Information

Genworth Life Insurance Company
6610 W Broad Street
Richmond, VA 23230
(804) 281-6600 ext. [Phone]

CoCode: 70025
Group Code: 350
Group Name:
FEIN Number: 91-6027719

State of Domicile: Delaware
Company Type: LifeHealth &
Annuity
State ID Number:

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Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Genworth Life Insurance Company	\$100.00	06/24/2010	37496671

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Disposition

Disposition Date: 06/28/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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

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Form Schedule

Lead Form Number: **GL106E-0610**

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	GL106E-0610	Policy/Cont Endorsement ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		50.000	GL106E-0610.pdf
	GL112E-0610	Policy/Cont Endorsement ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		50.000	GL112E-0610 Free Look Endorsement. pdf

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

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

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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: Outline of Coverage Bypass Reason: Not required on this endorsement filing. Comments:		

	Item Status:	Status Date:
Satisfied - Item: Variability Comments: Attachment: Statement of Variability-generic_106.pdf		

ARKANSAS CERTIFICATION

RE: GL106E-0610, Endorsement
GL112E-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 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

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