

**State:** Arkansas **Filing Company:** Genworth Life and Annuity Insurance Company  
**TOI/Sub-TOI:** L09I Individual Life - Flexible Premium Adjustable Life/L09I.001 Single Life  
**Product Name:** GenGuard UL Conversion Endorsement (GLAIC)  
**Project Name/Number:** GenGuard UL Conversion Endorsement/GA125E-1012

## Filing at a Glance

Company: Genworth Life and Annuity Insurance Company  
Product Name: GenGuard UL Conversion Endorsement (GLAIC)  
State: Arkansas  
TOI: L09I Individual Life - Flexible Premium Adjustable Life  
Sub-TOI: L09I.001 Single Life  
Filing Type: Form  
Date Submitted: 10/08/2012  
SERFF Tr Num: GEFA-128715936  
SERFF Status: Closed-Approved-Closed  
State Tr Num:  
State Status: Approved-Closed  
Co Tr Num: GA125E-1012  
  
Implementation: On Approval  
Date Requested:  
Author(s): Brenda Bond, Ronald Jackson  
Reviewer(s): Linda Bird (primary)  
Disposition Date: 10/11/2012  
Disposition Status: Approved-Closed  
Implementation Date:  
  
State Filing Description:

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### General Information

Project Name: GenGuard UL Conversion Endorsement  
 Project Number: GA125E-1012  
 Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending  
 Date Approved in Domicile:  
 Domicile Status Comments: This filing is being submitted simultaneously in VA, our state of domicile.

Explanation for Combination/Other:  
 Submission Type: New Submission  
 Overall Rate Impact:

Market Type: Individual  
 Individual Market Type:  
 Filing Status Changed: 10/11/2012  
 State Status Changed: 10/11/2012

Deemer Date:  
 Submitted By: Ronald Jackson

Created By: Ronald Jackson  
 Corresponding Filing Tracking Number:

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

Form Number: GA125E-1012

For use with previously approved form no. GA1000-0609 AR

Dear Commissioner/Director:

Enclosed for your official approval is the above referenced endorsement. This form is new and does not replace any form previously approved by your department. It will be used with form number GA1000-0609 AR, a flexible premium adjustable life insurance policy, which was approved by your Department on 06/23/2009 (file # 42699; SERFF Tracking # GEFA-126184991). A similar form has been submitted on behalf of our sister company, Genworth Life Insurance Company.

Endorsement form number GA125E-1012 will be used when an insured converts from a term life policy to previously approved form GA1000-0609 AR. This endorsement amends the Suicide and Incontestability sections by waiving any portion of the suicide or incontestability period satisfied under the term policy.

Applicable certifications, filing forms and fees, if any, are enclosed.

Thank you, in advance, for your assistance with this submission. Should you have any questions you may contact us using the below information.

Sincerely,

Ronald N. Jackson, Sr. Contract Analyst  
 Email: ronald.jackson@genworth.com  
 Phone #: (804) 289-6725  
 Fax #: (804) 281-6057

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## 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: 4011	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: \$50.00  
 Retaliatory? No  
 Fee Explanation: \$50 per form.  
 Per Company: No

Company	Amount	Date Processed	Transaction #
Genworth Life and Annuity Insurance Company	\$50.00	10/08/2012	63542096

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	10/11/2012	10/11/2012

**SERFF Tracking #:**

GEFA-128715936

**State Tracking #:****Company Tracking #:**

GA125E-1012

**State:**

Arkansas

**Filing Company:**

Genworth Life and Annuity Insurance Company

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## Disposition

Disposition Date: 10/11/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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

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## Form Schedule

Lead Form Number: GA125E-1012

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/Action Specific Data	Readability Score	Attachments
1		GA125E-1012	POLA	Endorsement (Conversion)	Initial:	54.900	GA125E-1012.pdf

### Form Type Legend:

<b>ADV</b>	Advertising	<b>AEF</b>	Application/Enrollment Form
<b>CER</b>	Certificate	<b>CERA</b>	Certificate Amendment, Insert Page, Endorsement or Rider
<b>DDP</b>	Data/Declaration Pages	<b>FND</b>	Funding Agreement (Annuity, Individual and Group)
<b>MTX</b>	Matrix	<b>NOC</b>	Notice of Coverage
<b>OTH</b>	Other	<b>OUT</b>	Outline of Coverage
<b>PJK</b>	Policy Jacket	<b>POL</b>	Policy/Contract/Fraternal Certificate
<b>POLA</b>	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	<b>SCH</b>	Schedule Pages

**Genworth Life and Annuity Insurance Company**

[Service Center: 3100 Albert Lankford Drive]

[Lynchburg, VA 24501]

**ENDORSEMENT**

Insured [John Doe]

[SPECIMEN] Policy Number

Incontestability

Date [November 1, 2012]

“GENERAL PROVISIONS” sections “SUICIDE” and “INCONTESTABILITY” are amended to read as follows:

**6.9 SUICIDE**

“If the Insured, while sane or insane, dies by suicide while this policy is in effect and prior to, but not including, the Incontestability Date specified above, the death proceeds under this Policy will be an amount that equals:

- the sum of all premiums paid; minus
- the Loan Balance on the date of the Insured’s death; minus
- the sum of all Gross Withdrawal Amounts.

With respect to an increase in the Specified Amount, if the Insured, while sane or insane, dies by suicide within two years beginning with the effective date of the increase, but on or after the Incontestability Date specified above, the death proceeds will be an amount that equals:

- the death benefit as defined in the Death Benefit provision (section 8.1) assuming the increase had not occurred; plus
- the additional monthly deductions attributable to the increase in Specified Amount, accumulated at the interest rates credited to the Policy Value; minus
- the Loan Balance on the date of the Insured’s death.

**6.10 INCONTESTABILITY**

“With respect to statements made in the original application, this policy is not contestable except for fraud on and after the Incontestability Date specified above provided the Insured is alive on this date. With respect to statements made in a supplemental application, the applicable policy change is not contestable except for fraud after it has been in effect during the Insured’s lifetime for a period of two years beginning with the effective date of the change. With respect to statements made in an application for reinstatement, this Policy is not contestable except for fraud after it has been in effect during the Insured’s lifetime for a period of two years beginning with the date of reinstatement.

This provision applies to any Rider that does not contain a provision regarding contestability.”

[



Secretary ]

**SERFF Tracking #:**

GEFA-128715936

**State Tracking #:****Company Tracking #:**

GA125E-1012

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## Supporting Document Schedules

		<b>Item Status:</b>	<b>Status Date:</b>
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment(s):			
Readability Cert.pdf			

		<b>Item Status:</b>	<b>Status Date:</b>
Satisfied - Item:	Application		
Comments:	GEFA-599, Common Forms Application Part I, approved 5/30/2000 GEFA-599 (TIAA), Common Forms Application (TIAA), approved 5/30/2000 GEFA-504, Common Forms Application Part II, approved 5/30/2000		

		<b>Item Status:</b>	<b>Status Date:</b>
Satisfied - Item:	Variability Statement		
Comments:			
Attachment(s):			
SOV_Conversion Endorsement for GenGuard UL.pdf			

Genworth Life and Annuity  
Insurance Company  
Genworth Life Insurance Company  
Lynchburg, VA 24501  
434.845.0911

I hereby certify that this filing meets the policy language simplification (readability) requirements of the insurance laws.

Using a computer software program, the Flesch reading ease test score, when used in conjunction with the base policy, is:

<b><u>Form No.</u></b>	<b><u>Title</u></b>	<b><u>Score</u></b>
GL125E-1012	Endorsement (Conversion)	54.9
GA125E-1012	Endorsement (Conversion)	54.9

10/03/2012

Date



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Paul Loveland  
Vice President, Product Compliance

Statement of Variability  
Genworth Life Insurance Company and Genworth Life and Annuity Insurance Company  
October 3, 2012

Variable Data	Explanation
<b>GL125E-1012; GA125E-1012</b>	
Address	Accommodates changes in servicing location address.
Insured	Refers to the name of the Insured as stated on the application. This would be considered "John Doe" specific information.
Policy Number	Reflects a unique number assigned to this policy by the system. This would be considered "John Doe" specific information.
Incontestability Date	The date reflected would be dependent upon the date of the initial policy issuance and the incontestability term as stated in the policy.
Officer Signature	Accommodates changes of corporate officers.

We have bracketed certain information within the above-mentioned form to indicate variability. All 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 mandated.

In addition, we hereby certify the final forms 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 outside of what is disclosed above will be submitted prior to implementation.

For Genworth Life Insurance Company and Genworth Life and Annuity Insurance Company



Paul Loveland  
Vice President, Product Compliance